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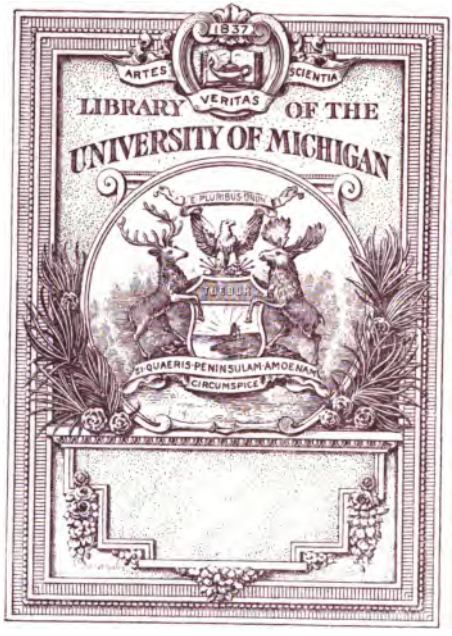
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Business Philosophy

By

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BUSINESS PHILOSOPHY

CHAPTER I

FROM SMALL BEGINNINGS

There is just as much of a chance for the newsboy of today as ever there was. We have stories which we know are true ones, of men who have started out in life as newsboys and who have come to the top of the ladder of either fame or affluence.

The drones are apt to say that those days have gone by; there is no chance for a fellow now; all things are ruled by consolidated capital. While it is true that the concentration of capital has made it possible for a few people to handle business on a large scale, I claim that there are yet as many chances for a wide-awake, pushing young man as ever there were. It all depends on the young man.

It is true that business has changed; times have changed; conditions have changed; but it is also true that the man who has been in busi-

ness for the last fifty years, or forty years, or thirty years, is not any better able to cope with the changing conditions than the young man who is starting in fresh. I might qualify my statement in that regard, however, as there are some men, but they are very few, who have been in business for years and still are ready to cope with the business of today, but they are the men who have kept young and who have kept up with the times.

The trouble with many young men of today is that they are not satisfied to begin small. They think that a willingness to accept anything other than the best position and the highest salary shows a lack of ambition, without remembering that an apprenticeship in the humble and uninteresting details of a business is the surest foundation for a real success in it. It is as true now as it ever was that "lowliness is young Ambition's ladder."

Sailors have a phrase which they use in this connection, that is quaint, as most of their sayings are, but very much to the point. A sailor has no use for an officer who did not reach the quarter deck by way of the scupper hole. This would very likely mean nothing to a landsman, but to a sailor it means much. The commander of a vessel who the sailors say came through the scupper hole is the one who began his life at sea

as cabin boy and worked up through the different positions as cabin boy or landsman to ordinary seaman, able seaman, third mate, second mate, first mate, and at last, captain. The opposite of the captain who comes through the scupper hole is the one who comes over the quarter rail; or, in other words, the young man who has a pull and who learns his sailoring in theory and takes the sun in a plate of molasses. He usually makes a few trips as companion to the captain and is then given a position as first mate. After a few trips in this capacity, if his father or uncle is a ship owner, he is liable to come out as a full-fledged captain.

The same conditions exist in the business world on shore, and we know them and speak of them, but not in such a telling way as do the sailors. The best captains are the ones who come through the scupper hole; and the best business men are the ones who commence at the bottom and work up.

Success lies at the end of a straight path, and in this path there are many obstacles to overcome. To overcome them requires courage, hard work, persistence, stick-to-it-iveness, application; in fact, it requires all of the virtues that any man possesses; and the reason that some men do not succeed is because they are lacking in some of the essentials.

In the first place a man must have a desire to succeed. This is easy. All men can have this because it does not cost even an exertion. Many a young man who has a desire to succeed stops at the desire. His desire may become the dream of his life, but it never becomes anything more than a dream. Most of us have had our dreams of success and in our minds we have had what we most desired, but when we awakened we found ourselves further from success than ever. Day-dreams are precious moments wasted, and the dreamer is never a success in anything except realistic dreams.

It makes no difference what your aim in life is, to succeed you must do something besides dream: you must work; and when I say "work" I mean something more than making a drudge of yourself. You must work understandingly. Many a man has spent all of his energies, made himself rheumatic and round-shouldered, and then found out that his energies had been spent in the wrong direction. This only proves that it is necessary to have a little common sense to direct the hard work. Hard work done spasmodically is another rock on which many good intentions are wrecked, and here is where application comes in. In order to succeed one must apply himself constantly.

Perhaps all of my readers will not agree with

me when I say that there is always work for a good man, and as a general thing he does not need to be told where it is. There is hardly a business man in the country today who is not ready and anxious to employ additional help, provided he can get the kind of help he wants. A good man sometimes gets out of work, but it is a rare thing for a good man to be idle long. The great trouble with the majority of help that a man hires is that they gauge their labor by their wages, and this is where they make a very great mistake. You may think your employer is easily fooled, but have a care that you are not the one who is being fooled. A good business man is very watchful of the doings of his help, and if they are working for less than they are worth to him, he is quite apt to know it.

There are other people who are watching for good men. They are the business men who always have a place ready for a man who can make himself profitable to a business. These men not only watch their own help, but they have an eye out for good men anywhere they can find them. There is no danger but that you will get all the salary you earn, and if your present employer does not gauge you rightly, some other employer will.

A case in point came to my notice recently. A young artist was working for an engraving

firm on a certain kind of work and receiving a salary of six dollars per week. Another man who employs artists noticed some of this young man's work and decided that the young man could be made more valuable by putting him upon a higher grade of work. He interviewed him and decided to try him at an advanced price. In a very short time the young man was receiving thirty-five dollars a week and the man who was paying him was afraid he could not keep him. Eight weeks after the young man left his six-dollar-a-week job his former employers woke up to the fact that they had let a valuable man slip through their fingers. They then sent for him and offered him two thousand dollars a year for a contract of three years. Some men would have gone back without a thought of the assistance the last employer had been to them, but this young man was built of better stuff, and refused the offer.

This proves a part of what I have already said, and now I will give one more incident to show the other side. Some time ago I became acquainted with a young man who seemed to have a hard time to secure a good position. He told his troubles to the members of the Young Men's Christian Association to which he belonged, and through their assistance he secured a position as clerk in a meat market. He under-

stood the work fairly well and could have made himself quite valuable. I had noticed him at work several times, and it struck me that he did not take much interest in his work and that he was not very pleasant to customers. I spoke to him about it, and his answer was that he did as much work as he got paid for. "Well," said I, "Robert, you are making a mistake. You should do as much work as though you were to receive a hundred dollars a week for it, if you expect to succeed. Besides," said I, "your employers will cut down their force after the holidays and you will be the first one to go unless you turn over a new leaf at once."

I could not make him see things as I did, and he continued to work about as much as he thought he was paid for. Three weeks after the conversation mentioned Robert was told that his services were no longer needed. Many people sympathized with him and were sorry for what they called his misfortune, but somehow I did not feel one bit sorry for him; in fact, I was glad rather than otherwise, because there were some things about the lad I liked, and I thought this little experience would do him good. I am sorry to say that it did not, however, and the last I saw of him he was finding fault with fate, when really the fault all lay with himself. Had this young man done the very best he could in the

meat market, he might have owned one long before this; but instead he has become a ne'er-do-well whom no one cares to hire if they can get anyone else.

Whatever your position is, don't think for a moment that your record is not being kept by your employer. You can be quite sure that your score is all chalked down—your ability as a salesman, the neatness of your department, or the condition of your books, both as to their looking neat and as to how close your collections are made. Don't get discouraged because advancement has not come as rapidly as you think it should; if you cannot get advanced just now you can insure yourself against being discharged by doing the very best you can. You can always be sure that good men are in demand, and you can continually work to the end of making yourself as good a man as possible.

If you will take a time when the papers tell us that times were never better, you will not be obliged to look far to find a large number of men out of employment. No doubt today in any of our large cities there are thousands of men out of work, but the demand is for good men, and these men do not fill the bill. I do not mean by good men that these men must be experts in any particular line, but they must be willing and not afraid that they will do a little more than they

get paid for. Somehow, I haven't much sympathy for an American citizen who is out of work the greater part of his time; certainly not if he has good health; there must be something the matter with him. Business men have often written me that they wanted a good man to take charge of a business; then they would describe the kind of a man they wanted. My answers to these men have almost invariably been the same: "The man you are looking for is at work."

Sometimes a good man gets out of a situation by the failure of a company or for some other reason, and it may be hard for him to get as good a position with some other firm; but if he is really a good man he will take anything he can get until the chance comes for him to better himself with his new employers, or until some other company realizes that he is the good man for whom they are looking.

A young man, especially in the circumstances I have last described, often has an idea that by accepting any less important position than the one he has just lost, or any smaller salary than he considers himself capable of earning, he will cheapen himself and make it harder to get the place for which he is fitted. As a matter of fact, almost every successful man has at some time or other found himself in just such a position, and it has happened more than occasionally that the

training received in what he considered a cheap place has been of the greatest service to him.

Many a man who has made a success of his work has found his way into it through necessity rather than through choice. It was the accident of war that brought Washington out of his chosen vocation of surveying into the leadership of a nation; and Frederick the Great felt throughout his whole life that fate had cheated him in not allowing him to become a poet.

I do not want to be understood to say that there should be no choice as to what business one should follow, provided he be a young man and just starting in business life. It is every young man's duty to decide for himself as to the business he shall follow. Very few men look to the financial side of a business when they are thinking over the different lines and deciding which is the best for them to undertake. They are rather inclined to consult their own likes and dislikes, and this is exactly right. Any man can do best in following the calling that he likes. No man should start out in the morning feeling that his work is distasteful, for unless he has a liking for his work he will never make a success.

A great many young men, and perhaps older ones, get it into their heads that the reason they do not like to work is because they are not in

their proper sphere. As a rule, these people would not work at anything. The trouble is with themselves and not with the business with which they are connected. "That tired feeling" seems to come without calling, and the only thing that will kill it is hard work. Success will come to every man who takes for his motto "I will," and allows no obstacle to stand in his way.

CHAPTER II

CHOOSING A LIFE WORK

In this chapter I propose to answer a question that has been asked me many times, and the question is, What is the best line of business for me to follow?

There is no particular line of business that leads direct to success more than another, and it really does not greatly matter what line you follow, for one vocation is about the same as another. It remains with you to succeed; and you can do so as well in your present business as you can by changing to something else.

While walking through a meadow or a city park you have probably noticed that the grass always looks thicker and softer at a little distance than at the spot where you are; but when you reach the place that seemed so much more inviting you find that there is no difference; it was only the distance that made it appear so.

So it is often in choosing a vocation. From the outside we can see only the benefits and advantages, and for this reason we often feel that

a change in business could not help but make us more prosperous and contented. But after we have begun upon our work we find that there are disadvantages and drawbacks as great, perhaps, as those in the position we have just left.

Every man, woman and child who possesses an ounce of push is looking with all eagerness for a chance to better present conditions in life. This feeling in itself is right and wise, and necessary to the best interests of the human race as a whole. But it happens often that their restlessness leads them to think that they can best serve themselves by looking up some other line of business, and they become interested in some line of business other than that in which they are engaged, only to find that they should have stayed in the work they knew something about.

It is a very common idea with many people that the other fellow has the best chance to make money; while the other fellow has exactly the same opinion, putting his own business second to yours and mine. We are so constituted that we get it into our heads that whatever business some one else has is much better than our own. Our neighbor is more prosperous than ourselves, and only because he does not tell us all he knows about himself or his business.

Almost every man who has arrived at the age of forty can look upon his life and see

where he has made his mistake by making a change. He may also see points where he thinks he has made a mistake by not making a change, but he has nothing to prove this. The first, only, has been proved.

Seemingly there is not a class of people on the face of the earth who will leave good positions for uncertain ones so readily as will the young men of America. Of course, there are two ways to look at even this question. One is to allow that these young men are dissatisfied with their present position and to blame them for it, and the other is to give them the benefit of the doubt and credit them with the commendable desire to better their condition. The line between discontent and ambition is so very fine that few have been able to find it. An ambition to advance one's self is at all times commendable, but there is always a question as to whether a change from one's present position is an advancement or a step backward.

I was talking recently with a man of thirty-five, who in the last fifteen years has had a dozen splendid positions which he filled with success until an alluring offer came and he changed. Today he isn't worth any more than when he first started. He has nothing whatever to show for his fifteen years of work but that he is still alive, has had a good living and plenty to wear.

He says himself, had he stayed in any one of the positions he has occupied he would have been better off today. Men who took his place in the different firms he has been with, and grew up with the firm, got a foothold, and some of them have become heads of the different companies. I said he has made a success. He has, but only as a hireling. He never has stayed long enough in any one place to become thoroughly interested in his business.

A question that is often a serious one is the matter of location. The advice to "go west, young man," and the glib statement of the wise friend who insists that "the west is the place for young people," bring dreams of easy success to the minds of many young men.

It is well to remember, however, that human nature is about the same in whatever part of the country you may be, and human nature is the one thing that the business man must always be ready to deal with. The man who is continually wandering up and down stream to find a better place to throw his line is not the man who catches the most fish; and so it is in seeking a business location. The old proverb says, He who stays, obtains.

Many men have crossed the Rocky Mountains and made fortunes, but where one has succeeded thousands have failed, and as this might be said

of any other section of our country it leads us to believe that there is more in the man than there is in the location.

There never was a time in the history of the country when the demand for young men was greater than it is now. There are two reasons for this: the first is, the general prosperity of the country; and the second, the opinion of the average business man that the best working portion of a man's life is his youth.

Every successful operator with a million dollars, or more, back of him, in order to make a success of his millions, is obliged to employ an army of capable men. He usually employs young men of pronounced ability and pays them well. After he has his business running to his satisfaction, he often leaves the business to the young men in question and goes to Europe or somewhere else, either for pleasure or to nurse his dyspepsia. Many of the men who fill responsible positions in his employ are making more money, living better, and having less care than they would if they were in business for themselves with ten thousand dollars of their own capital to back them.

A few years ago, if a business man wanted a man to take charge of his business, he looked about for a middle-aged man of experience. But today the middle-aged man of experience that

hasn't succeeded in piling up some money for himself is looked upon as a misfit, and the business man passes him by and takes the young man who shows signs of being a hustler. The young man is thought to be the better, although he may have had but little practical experience. All men cannot get rich; in many cases it is not the fault of the man that he has not succeeded in business, but it is a man's own fault when he allows himself to get his ways fixed so that he is not pliable in the hands of the man who pays him his wages. Methods of doing business are changing each year; the man in business must change with them; and the man who works for the man in business must be ready and willing to catch on to the new way of doing things, instead of allowing himself to get settled in his ways and get it into his head that the only way to do is the way he learned first.

The more extensive the business, or the more the business of the country is in the hands of the few, the more need there is for high salaried men who thoroughly understand their business. There are thousands of men today, working on salary or commission for some of the large companies of the country, who are making more money than many of the men did who lived and died in business for themselves, when there was

no such thing as syndicated business or department stores.

This is a point worth considering. These men, perhaps, cleared $2,000 or $3,000 a year above their expenses, but in those days no one ever heard of a position with a salary attached amounting to $15,000 or $25,000. I understand that there are men working on salary today for some of these large companies, who draw more than the president of the United States. A young man should not look to the large companies with a feeling that they are crowding him out of his place in the business world. He should look to them as a means to an end. All these companies need good men and must have them, and salary is not considered by them as it is by a smaller firm.

Before leaving this question of whether it is more profitable to own a business or to work for a salary, I wish to call attention to one more point, which is that a young man should consider carefully whether or not he is capable of conducting a business of his own. It may be news to some, but there are thousands of good men who command good salaries and make money for other people, but who would only make failures for themselves. A good deal of this is due to a business man's education. If he is manager for a large firm that has an

abundance of capital, he is not apt to appreciate the value of money. He knows what his firm pays for goods and he knows what it sells them for, and it does not require much figuring to get at the amount of expenses and the margin of profit; and he forgets that when he starts out in a small way with ten thousand dollars capital he cannot do business on the same plan of his former employers, whose paid up capital stock was known to be half a million. A man trained in this kind of a school is not as likely to achieve success as some farmer's boy who has received his business education trading colts or swapping jackknives, simply because the manager for the large firm has been educated to do business on a scale that is far beyond his capital.

The man who is best fitted to start a business for himself is the man who has conducted a small business for some one else, or who has worked for some small operator in some capacity. He hasn't got ideas larger than his capital. Ninety-nine per cent of the largest business houses in the world were started on a small scale. Probably most of them were started with a few hundred dollars. Some of them were started with a credit capital, and a very small credit at that, and a big business has come as a result of good man-

agement. No man ever succeeded yet in building up a great business unless he was a good judge of human nature, for no large business can grow from a small one unless the leader surrounds himself with proper men; and in order to select these men he must be a student of human nature.

All of these things need to be considered before any young man decides to start into business for himself, and not from other people's standpoint, but from his own, for every man should know himself and his own capabilities much better than his friends can understand them. Another thing is that a man must be honest with himself. It is a queer fact that one will often talk matters over with himself and decide not to do a certain thing—and the next day he will do that very thing! In the make-up of every man there are two natures—one self-reliant, honest and upright, the other vacillating, selfish and cruel. Financial success does not always crown the efforts of the former; it does often crown the efforts of the latter; and we learn by this that there is no royal road to wealth. We also know that the former is the royal road to a satisfactory life and that we have no one to blame but ourselves if we are drawn into the wrong path. We are the directors of our own moral lives and should be the

directors of our own business lives, not in part but wholly. The advice of others may be good from their standpoint, but we know things about ourselves that no one else can know.

Several years ago I was strongly importuned by the manager of one of the large life insurance companies of the East to sell life insurance. I declined, but for two years this man did not give up the idea that I was the man he wanted. At last he offered to get me up a special policy: I could have the whole country for a field and he would guarantee me six thousand dollars for my first year's work. I was at that time receiving a salary of eighteen hundred a year, but I knew myself well enough to know that I could not make a success of life insurance, and I think I have the good opinion of the gentleman who tried to hire me even to this day, which undoubtedly I would have lost had I accepted his offer. I have never regretted my decision, and, as advice is cheap, I will say to the young man who is undecided as to what he shall do, Study yourself; decide for yourself; rely on yourself, and your chances of success will be better.

CHAPTER III

DEPENDING ON FRIENDS

I would not give much for a man, who thoroughly understands any line of business, who did not have in his mind the idea that he would at some time have a business of his own, or have an interest in a business with someone else. In fact, I think I would prefer the man who looked forward to being the head of an established business for himself. A man of this kind is usually a good worker, an observing man, and trustworthy. He is always gaining capital for future use; he is not only laying aside money, but he is laying by experience, both of which will become part of his capital at some future time.

There are three requisites for a young man to have before starting in business—experience, a belief in himself, and money. I put the three requisites in the order of their importance, as they appear to me. Experience is the first, because, without it, no one can safely embark in any particular venture. Next in importance is a belief in himself, and, after the experience,

nothing can be of more importance than this.

Now, someone is sure to ask, what I mean by a belief in one's self; and some will no doubt laugh and say that there is no such thing as a man not having belief in himself; but there is, and when I explain myself, you who are reading this will look about you, thinking of your numerous acquaintances, and say, "That is true." You will look over these acquaintances and pick out the unbelievers.

Many a man is working for someone else who has the experience and the money to start a business of his own; but he has no confidence in himself—he does not believe in himself. We will say that he is a good and experienced salesman, and his knowledge of the business is sufficient, but he has never branched out, and he is timid.

He has some so-called friends, and he unfolds to them his plans. He is quite enthused before he asks the advice of any of these so-called friends; he has found a good location, and he thinks he has money enough to swing the business.

He unfolds his scheme to his first friend, and this man, who has possibly gotten rich in the same line of business, finds out that the young man has only a few thousand dollars, and he looks upon the idea with contempt; the few thousand that the young man has is really nothing in

his estimation of what a man ought to have to commence business, although he most likely commenced with much less some twenty years ago. He feels it his duty to tell his young friend that times are not what they were when he started in business—things are different now: in the early days stock was bought on longer time; there was less competition; margins of profit were greater. He reminds the young man that he has a good position and he had better stick to it; that if he has any money to spare he had better put it into first mortgages; and he may offer to place it for him.

It takes a good deal of confidence in one's self to overcome talk like this from a friend. As a rule, the young man is hurt and lets the matter rest for a day or two. Then the spirit revives in him again, and he lays his plans before another friend.

This time it is a young man, whom we will call Jones. Jones is working on a salary in some other line of business, and is a "hail fellow well met" with the boys about town.

He says: "So you are going into business in that town, are you? Well, you take my advice and don't you do it. You don't know anyone up there. The place where you want to go into business is where you know everybody. If you could open your store right here where you

know the people you would be all right. Here your friends would help you out, and you would have some show; but don't you think of going up to that town."

With this they part, and the young man has another case of dumps; he feels that Jones is right, and that the task of running a business where he does not know a soul would be a hard one. Jones thinks he has done the young man a service, and is ready to pat himself on the back for being so clever.

The facts are, the advice that Jones has given is exactly wrong. No man should go into business depending on his friends for support, for if he does he will find that he has trusted his weight to a rotten stick. In one sense, there is no such thing as friendship in business; that is to say, there are business friendships, but these are friendships which are made on business lines. The social friend is not the one from whom a young business man should look for support. If the social friend comes to you to buy, he takes affront if he finds you expect to make a profit from him.

I have only shown two kinds of friends that would discourage the young man, but if he has eight hundred more friends and he calls on them all, each will raise some objection to his business plans. No man who thinks of going

into business should ask the advice of his so-called friends. If he cannot depend on himself he had better drop the idea of business, for he would get but little encouragement from others. Every man looks out of different eyes and sees things from different points of view.

Remember, looking for advice is one thing, and taking it is another. A person occasionally looks for advice in order to find out other people's objections to his plans, but after he has received the benefit of their sage advice he should be very careful as to how much of it he uses.

Men who put too much dependence on the advice of others never amount to anything. They are too easily influenced. I know a young man in Chicago who is the son of a wealthy merchant. This young man has been trying for the past three years to decide upon some business in which to engage. He has found numberless chances that he was satisfied with, but when he has unfolded his plans to his numerous friends he has always found someone to throw cold water on his enthusiasm. He is not in business yet, and unless he wakes up to the fact that he must depend more upon himself and less upon others he will most likely never get into anything.

A young man called on me a short time ago

and made this remark: "I may go into business again soon and it may not be in the town where I did business before, for there are other towns where I have friends." It seemed to me a strange remark, as from my first business experience I had found it to my advantage to be in business in some town where I did not need to depend on my friends.

In the first place, the word "friend" is one of the most abused words in the English language. We say friend when we only mean acquaintance. We may be friendly with people that we have no right to call friends. Taken seriously, this fact is a very sad one. We meet a so-called friend today and have a pleasant chat with him. Tomorrow we meet another and hear that the first one has died. We may feel a momentary pang of regret, but the next moment we are talking of something of more direct interest to us, and that night we forget to tell our wife that we have lost a friend.

But enough of that side of the friend subject. Let us look into the business side of it; and I know of no better way to show that up than to tell the experience of an acquaintance of mine who had this same idea about friends. That is, he wanted to go into business, and he decided that the only place in the country where he could succeed was Springvale, a town of about five

thousand inhabitants, where he had been reared, and where he had married the idol of his heart.

His reason for locating there was that his friends were there; and, although he did not say so, it was from his friends that he proposed to secure his business. Some of his friends had encouraged him to start business there, and old Sam Holmes, his wife's uncle, had been very pronounced in his belief that Springvale was the only place on the map that would just suit his nephew, George Holcomb.

Two years after his start I talked the matter over with George Holcomb, and his ideas had undergone a wonderful change. He told me then that experience had taught him a few valuable lessons.

"In the first place," said he, "I wanted to come to this place and start into business. My wife wanted to come here also. I had money enough to start a business with, and, as I remember it now, I only asked the advice of those who I was quite sure would advise me as I wanted to be advised. Another thing I remember now is, that the people who were the most sure that I would succeed here were the ones whose trade does not amount to anything.

"The people whom I counted as friends I found were only acquaintances, and if they did buy anything of me they thought they should

have it at cost, for friendship's sake. Some of my so-called friends preferred to deal with my competitors, as they said they could beat them down on their prices—a thing they did not care to do with me. Others whom I had considered my friends gave me the cold shoulder because they thought I was making money and they got jealous of me, and so things went with the most of my acquaintances—misnamed friends."

"But," said I, "did none of them stick to you?"

"Oh, yes!" said George, with a laugh, "Uncle Sam Holmes stuck by me like a leech. He told me how I ought to have my store fixed up; what kind of chairs I should have in it, and mentioned lots of little things that would be nice for my customers. Not only that, but as soon as my store was ready he installed himself in it and has spent a large portion of his time there ever since. You know, Uncle Sam is a widower, and boards at the hotel. He has some money but was never known to spend a cent. He owns two or three farms, but he rents them, and if there are any repairs to be made the renters are obliged to do it."

"But," said I, "if your friends all went back on you, how have you managed to live?"

"I should not have lived had it not been for the strangers. The town has grown some, and

I found I was not half so well acquainted as I thought I was. I soon found out where I stood and I at once went to work to make the acquaintance of the people whom I did not claim as friends, and it is from them that I have secured my trade. They come to me because I treat them right, and not having known me before I went into business they are not jealous of my success."

It has been a number of years since the time of which I write and George Holcomb is still at Springvale. The last time I saw him, when talking of the same matter, he told me that if he was to start again he would go where he did not know a soul, as then he would not be obliged to live down his friends. It is a queer proposition, is it not? But there is a whole lot of truth in it, and the man who goes into a mercantile business depending on his friends is very apt to find that he is depending on a broken stick, and he is obliged to build up his business from the custom of strangers, who are willing to give him an even chance.

I always feel sorry for the young man who starts in life depending on his friends. I remember a case in point that happened several years ago. A young man of good family in New York told me his tale of woe. He could get nothing to do, but was willing to do anything.

There did not seem to be any chance for him in his native state, and he wanted me to use my influence to get him a position with some lumber company in the middle west. His mother told me that he was a good boy and all that he needed was a chance. His sister begged me, with tears in her eyes, to do something for Henry. This was more than I could stand, and against my better judgment, I wrote to an acquaintance of mine in Minnesota, who was in charge of a line of yards, asking him if he would give the young man a trial. In due time the answer to my letter came, offering the young man a position as second man in a retail lumber yard, with a promise of a large amount of work and thirty dollars a month. I showed the letter to the young man and called his particular attention to the large amount of work. The work part did not trouble him in the least, so he said; all he wanted was a chance. This made me believe in him a little, but then another difficulty arose. He had neither money to pay his fare nor to buy his food while on the journey. I had put my hand to the plow and could not turn back, so I furnished the money for the trip and accepted his promise that he would pay me back five dollars a month or more, as he could spare it.

I had made a whole family happy, and of

course was happy myself. In a few days the young man arrived at his destination and found what he was promised—plenty of work. Before the first week was out he wrote me about his expenses, and he wrote me such a pathetic letter that I sent him five dollars to get him upon his feet financially. Two weeks after this first letter I received the most doleful letter from him that I ever received from anyone. The burden of his complaint was that the manager put all of the work on him, and that it was not fair, as the manager got more than double the pay that he did.

"Now," said he in conclusion, "if you have one particle of influence with this company you will write to them and secure me a better position."

Did you ever hear of a man's kicking himself for anything he had done? Figuratively I kicked myself all around a ten-acre lot, and have taken spells of it ever since for this, my one act of kindness in that line.

I did not write to the company, but I kept track of the young man for a while. He only stayed at the lumber yard until he could induce his mother to raise the money to pay his way back to New York, and the money I lent him is still owing.

I have seen the yard superintendent since.

In answer to my inquiries, I was told that the young man was no account, and I did not press the matter any further. I don't care about the loss of the money the experiment cost me, and I don't care a rap about Henry, but I have an idea that I do not stand so well with that line yard superintendent as I once did, and I do care for that.

One of the first things I ever learned was that it is no disgrace to be obliged to start in life without money, and I know now that it is no misfortune. I have heard people say, in speaking of some boy that was exceptionally bright, "What a pity that a bright boy like that cannot have some of the advantages that money could buy." Perhaps I used to think so myself. If I did I have certainly gotten over it, for I have found out that if there is anything in a boy it will come out, and that all the money in the country cannot do anything for a boy if he is not made of the right stuff. It is no benefit to a boy that he has a chance to start at the top.

I met a young man on his twenty-first birthday; he was not quite through school, and I asked him what his plans were for the future. Said he, "I have a government job at one hundred and fifty dollars a month. You know," he added, "a fellow cannot do much these days unless he has a pull."

I was not aware of this, and told him so; but he assured me that this was the case. The young man was a stranger to me; I had just been introduced, but as soon as I found out that he was the son of wealthy parents and had a pull, I began to feel sorry for him, and told him so, much to his surprise. He asked me if I did not think a government position at a hundred and fifty dollars a month was a good start for a young man, and I told him that I thought the chances were about ten to one that it was the worst thing he could do. "For," I added, "you know there is not a thing on earth that you can do where you can earn thirty dollars a month, and if after a year or two you lose your position and your money and are obliged to commence where you ought to commence now, you will have a hundred and fifty dollar appetite and a thirty dollar salary."

"Then would you advise me not to take this position?"

"No," said I, "but if you were my boy I would not allow you to take it, but would put you into something where you would earn what you get; then when you received one hundred and fifty dollars a month it would be because you earned it, and your knowledge and skill would be your capital."

The young man did not understand me, and,

no doubt, thought I was either jealous of his good fortune or just an ordinary old fool. Perhaps in twenty years from now he will wake up to the fact that there was more good sense in my talk than there was in the man who lent him the pull.

To be sure, it is true that some men are lucky and fall into fat jobs all their lives, and are never obliged to soil their hands with manual or other labor, but theirs is the exception, and not the rule. I never allow myself to feel sorry for a young man without money or influential friends. If he has youth and health he has no need of sympathy. He has a wealth of capital in his youth and health which will make him a success in life, if he depends on himself and does what he finds to do to the best of his ability. There is an old saying that "God helps those who help themselves," and it is perhaps as well to follow God's plan. At least, I have found it so.

Many a father thinks that his own office is one of the best places in the world for a young man to learn that particular business, and no doubt he is right; but is it the best place for that man's own son? Is he not apt to become a captain by stepping over the quarter rail instead of coming through the scupper hole? Very few men will give their own sons the same training

that they will give the son of a stranger who comes to them. The best legacy that a man can leave his boy is perfect health, a good knowledge of some business, and an understanding of the value of money.

A well known Chicago writer recently used the expression that an inherited fortune seldom fits, and this is a self evident fact when the inherited fortune is in the shape of money or property. There are better things than this to start life with, however, and the man who neglects to provide them for his boys as far as he is able to do so, is not doing his duty by them. In reality, the young man who has a rich father is, in a measure, handicapped unless that father has good sense enough to place that boy on his own resources. In this way he is in better condition to make any possible inheritance fit, and to take care of his father's business, should it some time come his way.

Give your boy an understanding of the worth of money by making him earn his own living. I know men today who are paying from one hundred to one hundred and fifty dollars a month to their sons, when they could not draw fifty dollars if left to their own resources. This is not fair to the boy, and when he awakes to the fact, the awakening will be something dreadful.

CHAPTER IV

SYSTEM

There is nothing that pays any better than having a time and place for everything, and unless a man has studied the question he can form no estimate of the value of following a rule of this kind.

It makes no difference how small a man's business is, he should have a system; and when he inaugurates it, it should be with the idea that his business will grow, but that the system will accommodate itself to the growth and be practical for a long time.

My observation is that the most successful retailer is the man who provides a situation for himself first, and makes that position as definite as that of any of the other men. The proper position of the owner is as a buyer and salesman; there should be no sale so large that he cannot figure on it with some reasonable chance of success, and there should be no sale so small but what he is willing to give it his time and attention.

Next to the owner, and of equal importance to

the success of the business, is the bookkeeper and collector. Many a man, when he starts into business, figures that he will do about three or four men's work himself, and then he plans to do his bookkeeping nights. The result is that he does not know until the end of the year whether he has made a dollar or not. Bookkeeping is as much needed in order to know how much you are losing and how you are losing it as it is for any other purpose. A good bookkeeper can point out to you where the leak in your business is and give you a chance to fix it, and he can relieve you of the detail of collection.

When I say a good bookkeeper I do not mean one who is just out of school, for a school never yet turned out a full-fledged bookkeeper. They may have turned out some assistant bookkeepers, but never a bookkeeper. A man must have had experience with some business house before he can lay claim to being a bookkeeper. You will have to pay something for a good bookkeeper and collector, but it is money well invested.

It will not pay you to hire a boy for this position. The bookkeeper should be familiar with all of the prices and be able to make prices to anyone he chances to see in his rounds as collector. As collector he should be thoroughly acquainted with all of the customers, and if he is the right

kind of a man he can give a good idea of the business ability of each customer.

Your bookkeeper must necessarily know all about your business, and if you are successful he is liable to have an idea that he can go into the business for himself; this is no fault, for a really good man always has an ambition above a salaried position. To offset this, a working interest might be given the bookkeeper after the second year. This gives you a hold on the man and makes him have a pride in the business. He tells his friends he has an interest, but is not obliged to tell them it is only a percentage of the profits; he has every incentive to work, and you have a good argument to present to keep him with you. If the business pays he gets in addition to his salary a percentage of the profits; if there comes a year when the business fails to make money he gets his salary anyway.

A system of bookkeeping should be established that is thoroughly understood by both bookkeeper and proprietor; so, in case one is out, the other can settle an account with a customer. The books should be posted every day, and all charges should be made on a day-book by the man who makes the sale; or the delivery, if it is an order already on the book.

I was in an office once where a dealer and an old customer were having a dispute about a bill

said to have been contracted over a year before. The dealer wanted his money, and the customer said he did not remember having the stock. Finally he said he knew if he had the stock it must have been paid for.

"Well," said the dealer, "you look and see if you have the bill; for we are sure of one thing —if a customer pays anything we always either give him a bill or put it on the book."

Such keeping of accounts is very expensive to the dealer, but much more of it is done than the general public is aware of. I will venture to say that if a man is a good business man himself, he would much prefer to deal where he was obliged to sign for everything he got as soon as it was delivered, and where they could tell him at a moment's notice what his account was, than with one of those easy-going dealers without system in bookkeeping or delivery. Many a dealer after one of those troublesome discussions with a customer starts out with new resolutions as to his methods, and announces that he will have better system. He may keep his day-book and ledger with more care, but in many cases it only lasts a short time and he is again in the same rut, only to run him into the same trouble again and again. I don't think I ever saw a large store or business that was a success, unless a perfect system was carried out

in matters of delivery. If it is necessary in the large business, why is it not just as necessary in the smaller one?

Again, there is always the possibility of having to produce one's books in court. A well-kept set of books will be the most eloquent of all testimony in your behalf. Every business man should have a system of bookkeeping that will make plain sailing if he is obliged to go into court.

I speak on this point so strongly because it is my theory, backed by personal experience, that no business man can afford to keep his own books. When he does keep them he publishes to the world the fact that his time is worth less than two dollars a day. You may say that his bookkeeping requires only two or three hours a day. If that is the case he could get some one to keep them for two or three dollars a week; some one who makes it a business to keep the books for different firms, or some one who is just starting as a bookkeeper and would be glad to get the work, for the experience.

If your business requires all of one person's time for the bookkeeping and collecting, your time is certainly worth more to you if you visit prospective customers, growing acquainted with men who have never traded with you, learning their peculiarities and how you can touch them

in their weak points, than it is if you bother with the books at twelve dollars a week.

In the work of starting and systematizing a business it is of the highest importance to realize the worth of your time. Comparatively few people appreciate time and its value, and many do not appreciate the truth of the saying, "Time is money." The man who accomplishes much does not waste time, and the successful business man makes the most of his time and opportunities.

One of the secrets of success with some men is that they do not waste their own time or the time of their customers. A customer who knows he has a half hour to wait will wait patiently if he is sure he will see his man at the end of the half hour, but if he is told that the man may be there in ten minutes or perhaps not for three hours, he will be inclined to change his trading place, if another can be found where he would receive better treatment.

One of the most necessary points, therefore, in running a business, is to have a regular and well-recognized time for yourself and each of your employees to be ready for work. The hour at which you will report in the morning must be the same every day, and you should never leave your place of business without leaving word as to when you will return.

There is nothing more annoying to a customer than to be unable to secure any definite idea as to when he will be able to see the proprietor of the establishment, and transact his business with him. A vague statement that you will be back in ten minutes or may not be back for three hours is an injustice both to yourself and to your customer. He is there to do business with you, and you have neglected to plan ahead so as to give him any information as to the time of your return. Can you blame that man if he takes his trade somewhere else?

Another secret of business success is to be found in keeping your promises. Of course some one is going to read this who will think I am touching a sore spot, but if it is sore it needs attending to.

In the first place, be careful of your promises. Do not agree to do a thing that you know you cannot do, and when you are not exactly sure—say so. You may lose an order once in a while by not promising to deliver at a certain time, but you had better lose the order than to break your promise.

I do not suppose that you or I are more honest than the average man, but if we are good business men we believe that it is policy to be honest, and if we are really good business men we know it is policy to keep our promises. It is all very

well to do right for right's sake, but I would just as soon deal with a man who was in the habit of doing right because that kind of policy paid. If I were again in a retail business I would care for no higher praise than to know that my customers said that I kept my promises.

A point that should always be borne in mind is that when you have secured a customer you have only begun; then the thing to do is to keep him, and there is no better way to keep him than to keep all the promises you make him.

It happens often that plans of great importance to the customer depend on the prompt delivery of an order at an agreed time; and if the dealer fails to literally fulfill his promise the reason of the delay can never be explained away. I have held many a customer by my system of keeping my promises, and some of these people came to me from the fact that keeping my promises was one of my peculiarities. It is much easier to keep a promise than some people think, if we do not think too much of the small change it may take to pay for some little extra cost for prompt work.

This point is more vital than dealers sometimes realize. You may overcharge a man and he may never find it out, or if he does he may forgive you, but if you promise the delivery of an order at one o'clock and it does not get there

until three the chances are you will never be forgiven.

Now doesn't it stand to reason that the man who is particular about keeping his promises will have the best trade?

The only explanation of the laxity of some merchants in regard to these matters of system and punctuality is the fact that they do not apply enough brain work to their business—they do not think. The business man of slipshod methods does not think how irritating it is to his customers not to know when to find him in his store or office—he does not think how much it would help his sales if he would have a nice convenient office or have a place for everything and everything in its place; he does not think how necessary it is to have his books kept in good shape and to get his bills out promptly on the first of each month and find out something definite in regard to when a settlement can be had. Many a man loses his business because he does not systematize it properly, and it is taken by the man who does.

CHAPTER V

THE OFFICE

I am not going to tell you how to plan your office; neither do I propose to show you a plan of one. The reason for this is that every man is obliged to cut his garment according to his cloth. In other words, the kind and location of his business decide for him what kind of an office he shall have. There are a few requisites, however, that are worthy of attention.

In the first place, an office should be pleasant. If it is not possible for the windows to look out upon a pleasant landscape or anything attractive, then the windows should be used for light and air only, and the attractiveness should be inside of the office.

The reason I put so much stress upon the pleasant office is that the average office man spends two-thirds of his time, while awake, at his desk. A pleasant office with pleasant surroundings is bound to have more or less influence upon the people who have to stay in it.

Another point which is essential is that the bookkeeper should have a portion of the office

to himself, or else have a room entirely to himself. One of the disagreeable things with which a great many bookkeepers have to contend is that their desks are so arranged that customers can come in and look over their shoulders or stand beside them while they are working. We know it is positively rude for a customer to do this, but he is a customer and has to be allowed a little leeway.

One of the essentials of an office is a private room, where the head of the business can take a prospective buyer or seller and talk with him without being bothered by anyone else.

An office I saw, while on the Pacific Coast, had some advantages that I will pause to mention. In the first place, it had a separate place for the bookkeeper, which, although in the center of the building and very handy to get at, was entirely isolated from the rest of the office. There was plenty of light, but at the same time no window that the bookkeeper could look out of or that the people outside could look through. This was accomplished by having the windows set high in the wall.

The next point of interest was the manager's private room, which was back of the bookkeeper's office. There was nothing especially interesting about this room other than that it was private. The windows here also were too high

to look out of, as the outside view was not particularly pleasant.

In looking over this office I realize more than ever what I spoke of above, that there are two ways of making a pleasant office: either to have the assistance of a beautiful landscape, or to make the interior light and airy, by finishing and furnishing it in the most cheerful manner. This can be done by finishing the office in the natural woods, the lighter-colored varieties being preferred; and furnishing it with appropriate furniture, and decorating it with landscape pictures and effective pieces of bric-a-brac. All of this need not be expensive but it should be in good taste; and it will not only make a delightful office, but it will be a first-class advertisement for your business.

There is one other point about the office which I have been describing that I wish to mention: it is the storeroom, which is located back of the private office and is reached from the front office by a hall which runs the whole length of the building. It has ample room to store enough stationery to last a year. There are plenty of shelves, and on these shelves is kept everything that is needed for use in the office. By a little system in arranging these, the one in charge of the office supplies can tell at a glance if he is running short of any particular

kind of stationery. In a small office a room as large as this would not be needed, but with a large business it is quite necessary that there should be as good system here as in the handling of the goods for sale.

Now let us look at the necessities of the office. It does not make a particle of difference as to the size of the business or the amount of help employed, the only thing to do is to have a system that is suitable for the business. In explanation of this point, if an explanation is due, I want to say that a system for an establishment doing a business of $200,000 a year would be much too cumbersome for one that does a business of from $20,000 to $30,000; and if you turn it the other way, the proper system for the smaller establishment would be inadequate for the large one.

Often a small retail business can be taken care of by the owner and one clerk or salesman. In a case of this kind one of the best things to have is an itemized ledger. This saves the journalizing of accounts, and a bill can be made from the ledger in much less time than by the old method. An order book is indispensable, and every credit sale should go into it.

Another point that must not be lost sight of is the necessity of some place to take care of letters. If it is nothing but the most cheap and

common kind of a letter file, something must be provided for this purpose. The letter that you hold carelessly in your hand today, and are sure you are done with, may in a week or month from now, through changed conditions, become of the utmost value. While it is true that the average retail merchant does not have a large correspondence with his customers, he does have valuable letters from his wholesale friends, and it must be a very long-headed man who can for any length of time keep the contents of them all fresh in his mind. Wholesalers, as well as others, occasionally write a little wildly as to their abilities to do certain things, and it does not do at those times to trust to your memory as to what they have written.

A letter-copying book and press does not necessitate the outlay of a large amount of capital, but it is one of the best investments that can be made. Every letter you write should be copied. It will pay you to do this, however small your business is. One of the slackest things a business man can do is to write his answer on a letter received and send the original back with the answer, particularly if there is a particle of importance to the letter. This is often done by so-called business men, to their disadvantage. In my acquaintance with retail dealers I have heard this remark: "I received

a letter that explained that matter fully, but it is mislaid." The point the dealer wanted to make might have been a small one, but if there was ever an important letter in his mail that is the one that is liable to be mislaid.

If your time is worth anything, try to save it by having a place for everything, and see that everything is kept in place. It will require a small amount of time to put things where they should be, but the saving of time when anything is wanted will more than recompense you, besides helping you to keep in good humor.

CHAPTER VI

HOW TO HANDLE A CUSTOMER

In everything pertaining to business the most important thing is to be a good student of human nature. No salesman can be successful who neglects this study, for the reason that he will treat all customers alike if he leaves out of his calculation the study of human nature, and it is impossible thus to become a success as a salesman. The business man who treats all men alike is as far behind the times as the doctor who prescribes the same medicine for all patients having the same ailment.

The only way either to secure or keep customers is to please them, and as the majority of us are built more or less alike, the golden rule is a pretty good one to follow.

Did it ever occur to you how very little effort it takes to please the average customer? Of course there are exceptions, but as a rule, all you have to do is to find the customer's weak point and touch it.

When you go into a store you like to be paid

some attention, whether you trade little or much. According to the golden rule, therefore, you should treat every one with respect, no matter how insignificant his purchase may seem. The small buyer of today may be the large one of tomorrow, and if you slight him he is liable to become a poor advertisement for you.

In a word, good pleasing attention is the thing that counts, and where it counts best is where it comes natural, or so nearly so as to deceive the customer. Perhaps I ought not to say that, for I well know that if one practices trying to please it soon becomes a part of one's self and the natural part does not have to be put on.

Thinking of the little pleasant points that make business easy, I am reminded of an acquaintance of mine who started out one fine morning to buy a farm. One of the first things the lady of the house did was to set before the prospective purchaser a plate of baked apples and a bowl of cream; "and," said my informant, "the baked apples and cream did the business. I bought the farm." There is no doubt that the baked apples and cream were nice, but there were most likely other things that went far to effect the sale. The farm was most likely worth the money; the seller most likely had with him the "smile that catches trade," and the baked apples and cream were only the finishing

touch towards the consummation of the transaction. Today the purchaser says it was the baked apples and cream that did the business, and this is a reminder to me that all of the pleasing little things that have any part in a trade are well worth what small effort they cost.

When a man tells you that there is no virtue in a salesman's kind words, do not believe him, for he is a long way out of date. I know it is a very common thing for men to say, "This is strictly business," but not until men cease to be human will these things be true. I would not trust a man or woman who is so cold-blooded that they will not walk a block or two to trade with a pleasant salesman at even figures. I have often gone two or three blocks to trade with a clerk that I did not even know the name of, simply because I felt a friendly feeling for him on account of the attention he had paid me on previous occasions. If a man will do this when he wants to buy a pair of cuffs, a collar, or a pair of shoes, how much more likely is he to go where he is acquainted when he wants to buy a bill that runs a great deal more into money.

Now a word in regard to strangers. If a man whom you do not know comes into your store, how do you treat him? Do you make up your mind as you look at him whether he is a book-agent, or a new customer, or a man who wants

some favor, and do you treat him accordingly; or do you treat him the same as you would one of your best customers whom you have known for years? I find among almost all classes of business men some who have very little consideration for anyone unless they believe that they will get direct financial returns by being pleasant. Perhaps a man who is fairly well dressed and has an air indicating a certain amount of prosperity comes into your store or office, and after you have talked with him a few minutes you find that he is a book-agent. How do you treat him? Do you snub him, or sneer at him and show him the door, or if you are very busy and don't care to look at his works, do you firmly and kindly tell him that it would be useless for him to spend his time showing you his goods, as you have neither the time to look nor the inclination to buy? Some men may say that they haven't time to see all the people who want to see them, but if they are in such demand as that, they certainly should have some one to represent them in the special lines, who can do it to good advantage, and who will not make enemies of any of the people who come. There is a great deal more in this than many business men think.

As a matter of fact, there is nothing more detrimental to a business of any kind than to slight

the stranger. It doesn't make any difference what his business is.

I went into a store once, in a small town, accompanied by a drummer. He was selling goods to the drug trade, and therefore had no business in the selling line in the store which we went into, as that carried a stock of men's furnishing goods. Both of us went in to buy something—we were traveling acquaintances, and were stopping at the same hotel. My friend had his sample case with him and he set it down by the counter. In the store, which was a good-sized one, were several idle clerks, also two proprietors, who were doing nothing at the time. We waited perhaps about ten minutes before anyone came to see us; then one of the proprietors came along and asked if we wanted to buy anything. My friend said, "Yes, I came in to buy some shirts, collars, cuffs, etc." The man was very affable at once, and said, "You will excuse me, but I thought you were a couple of d—d drummers." My friend gave me the wink, and we induced the man to show us quite a little of his stock. When we had wasted enough time on him my friend said: "You didn't make any mistake about us; we are a couple of those d—d drummers, but we propose to buy where they have sense enough to treat a stranger right." At that we walked

out. I do not know whether the proprietor learned a lesson from us or not, but he should have.

It doesn't pay to depend too much on appearances. Don't think that as long as you can't make a dollar out of a man you might as well insult him. You may need that man in your business; he may not be a drummer, and even if he is, he may be selling something that you want.

If you will go into the largest store in Chicago and find the department that you want, you will be at once approached by a man, who, after asking what you want, will call a man to wait on you; and if a man worth millions thinks it is to his interest to have this done, don't you think it would be to your interest to follow his example as far as possible? You may not have the millions, but you could possibly use a few dollars, and this is one of the ways to get them.

One of the richest men in Chicago got where he is by being accommodating to customers; and he and his assistants pay more attention to the accommodation of customers today than they ever did before. His desire seems to go farther than just this; he wants to make them satisfied, and he will thank them if they come back and give a good reason why they are not.

It is safe to say that at equal prices you will

find the merchant who has a kind word and a smile for everybody to be a long way in the lead when it comes to footing up the business of the month. There must be something more than the smile and the kind words. You must mean them, for a smile or a kind word that is not from the heart will have the opposite effect from what you desire. Goods will not sell themselves. They must be sold, and in order to sell them one needs to be in close touch with the customer. If the customer is a farmer it will be nothing amiss if you are interested in his farming ventures; if he is a blacksmith, and, like many customers, wants to talk of his business, be interested in it, for you will not only learn something about blacksmithing but you will have gained the friendship of the man in a few moments.

Among my acquaintances in the east, some time ago, was a grocer who had schooled himself to bow and speak to every one he met; if convenient he would shake hands with them, and if he could possibly remember who they were, or anything about them, would ask some question that would show that he not only remembered them, but that he was interested enough in what had been told him to remember it. I have said this man was a grocer, and it can also be said that his plan of knowing everybody

and having a pleasant word for them, combined with the fact that he sold as cheaply as anyone, was the means of securing for him the largest trade in the section of the city in which he lived. No one man can please everybody, and as a matter of course this man had his enemies, most of whom were people who were jealous of his success in business, and had forced themselves to believe that he was a hypocrite.

My first impression of the man was that he was carrying out a business policy, and I rather admired him for his shrewdness. After I had known him for several years and had become more than a passing acquaintance, I asked him to tell me how he got into the habit of speaking to everyone he met, and he told me the following story: "When I commenced business in the store where I now hold forth, I had only recently been married. While at my store I treated everyone the best I knew how, but when I started for home I only thought of my wife and our home life and spoke to no one. Several times my wife told me about some one that I had met and not noticed, and told it in such a way that I knew she felt that I was losing golden opportunities. At last she told me I must turn over a new leaf in this regard, and I did; in fact, I think I must have turned over several pages all at once, the change was so complete. For

a while I only spoke to those I knew or that had traded with me, and then the thought occurred to me that most of the people I met had at some time been in my store, and from that time I considered them all as friends and acquaintances. I will own that at first my plan was a cold-blooded, selfish one, but as soon as I found out how much pleasure I was giving other people, and that it was also a pleasure to myself, it became one of the greatest pleasures of my life."

Some might say this would not have been so much of a pleasure to the man were there not a profit in it, but I am of the opinion that the grocer was honest with me, with his customers, and with the world at large, because I knew him long after he had retired from business, and he was the same good-natured old man, with a kind word for all he met. He always showed a disposition to be interested in the trials and troubles of his friends and acquaintances.

Thinking on this point reminds me of another story: A very wealthy man in New York was once approached by a young man who said to him, "I am going into business. You and my father were friends, and I have come to you for advice which will assist me to success." The old millionaire did not hesitate a moment. His advice was, "Make acquaintances, my boy;

and remember, every acquaintance you make is worth a $10 bill."

This is a theory that works out to good advantage in practice. Time is never lost when you make an acquaintance, especially if you make a favorable impression. The person with whom you become acquainted may never buy of you, but if he or she is favorably impressed with you, a word of advertisement may go out which will be the means of your securing trade.

A salesman or manager is worth more to his employer according to the number of acquaintances that he has acquired; and in acquiring acquaintanceships one should not pick his friends and associates, but get acquainted with every one that he comes across. It doesn't do for a man to say in reference to any certain man, "He never buys anything in my line; his acquaintance is of no value to me." This is wrong. There is no man, however poor or humble his position in life may be, but has some influence, some friends. There are very few men in menial positions but have some friends who stand higher in the social or business world than they do, and with these friends they have a certain amount of influence. It may be small, but it is better to have that influence on your side than against you.

We may think sometimes when we see a man

whom we know to be thoroughly irresponsible, one with whom we would not associate, that his influence is of no account and that it is not worth our while to exert ourselves to be even courteous to him. This, according to my theory, is a mistake. Proof lies in the fact that if the man ever gets into trouble the chances are ten to one that some one will come to the front with excuses and assistance for him. He may not be of any worth to himself, but some one has a soft spot in the heart for him. And whatever he says about you will have some weight with a better man. If you treat him nicely, even if you do not do any business with him, you have gained a friend. He looks upon you as a gentleman. It is but natural, if the occasion requires, for him to speak well of you. If your competitor is a man who snubs everybody from whom he cannot make a dollar, the time may come, as it often has, when the man to whom you have been kind and whom he has snubbed, will be one of your heaviest customers.

There is another thing about making acquaintances: it is a pleasant occupation and it is also instructive. You will find there isn't a man in your county, whatever his position may be, who cannot teach you something; and if you will get in the habit of studying men and their ways and getting acquainted with them, so that they will

look upon you as a friend, you will find that you have not only made a customer, but that you have made an acquaintance who is the means of making you a happier man.

The man whom I have no earthly use for is the man who will not unbend, who never has a pleasant word for you, in fact, will not talk at all unless he has an introduction.

Coming out of Boston on a Pullman a short time ago I found myself in the smoking apartment with seven or eight human icicles. Their very looks were chilling—they were the kind that don't care to be spoken to and that consider it a personal affront if you address any conversation to them. It was really amusing to me. There was one man in the bunch who had traveled quite extensively and who had tried to shake up some of the other members of the party. The gentleman hadn't called on me and I was studying his tactics. All at once a window and frame in the upper part of the car fell and struck one of the gentlemen on the head. The window and frame must have weighed all of fifteen pounds. The gentleman had on a derby hat, which probably saved his life, but the hat was destroyed. This little incident brought them all into conversation, and I could not help but think that that was a good deal the way with some people. There are people whom you can

get into a conversation with readily, whom you can get acquainted with readily, and who are interesting and pleasing because they are not suspicious. There are other people who have to have a window or house fall on them to have them realize that they have something in common with the rest of humanity.

You not only want to meet people and have a speaking acquaintance with them, but you want to really know them, so you can inquire about their families and their business prospects. If you do it as though you were interested in them it will be appreciated, and my theory is that you have made a good advertisement of your friendship.

This is an easy possibility in the retail store in the small town. The successful grocer or dry goods man, so placed, knows every possible customer for miles around. He not only knows them to speak to, but he knows their peculiarities, their likes and dislikes. He keeps himself before the public in a pleasing way, not asserting himself, but giving the other fellow a chance to tell his story. With the same prices, a man of this kind will succeed at the expense of any other dealer who has a mind to put out his shingle by the side of him, provided the other dealer does not use the same tactics.

You may say this is altogether a selfish prop-

osition. But it is not. The only man who is really selfish is the one who draws within himself and does not try to make it pleasant for his fellow man. You may start out with the determination to make this sociability feature merely a matter of business, but almost before you know it you will appreciate the fact that you have given so much pleasure to your fellow man, that the business end of it becomes a secondary consideration.

There is not a question in my mind but we can learn some valuable lessons from the Hebrew merchants of our country. I don't mean that we should copy all their tricks, but if you will look closely you will see that there are Jews and Jews. Some we might pattern after to the letter, while others we would best not follow.

Did you ever think that there must be some very good reason why the Jews succeed so well in business? Now, don't lay it to their dishonesty, for they will average up with most of the business Christians. One reason is, the Jew never gets above his business. It is never any trouble for him to show goods, and he is as accommodating as a man can be. I have heard many a man say that he had no use for a Jew; but I have often seen those same men in the store of a Hebrew merchant, and if asked for a reason they would be obliged to say that there

was no other store in the town where they were treated so nicely.

A man comes into your store and asks the price of a bill of goods; you give him the price and he goes away. He goes to another store, asks the price, finds it a little less than yours, and buys. You might have saved a customer by showing your stock; he might never have gone to your competitor, or if he had, your stock might have impressed him as being worth more than the difference in price. Do you suppose our Hebrew friend would let you get away so easily if you should step into his store and ask the price of the best linen coat he had? Not much. He would make you see the goods, if possible, and more than likely would have the different styles tried on before he would let you get away. He would do it in such a nice way that it would make you laugh rather than get vexed, and the next time he saw you he would call you by name and inquire about your family.

There is another reason why you should give a little time and attention and speak pleasantly to a man who has nothing but his own interests in view, or rather to a man who is a solicitor for something that you do not care to buy, and it is this—by making it a rule to treat every one kindly and with consideration it becomes second nature with you and you naturally treat your

own customers better and stand higher in their estimation. No man can snub one man and then turn around and be a perfect gentleman to someone else. If you persist in cultivating the hog disposition it will predominate in time.

No business is free from these human hogs. I speak of them as hogs because I know no other word in the English language that is so well fitted to them. What a man is naturally he shows to the best advantage to the man who has something to sell to him. If he is naturally mean, sneering and underhand in his dealings, he will show it all to the man who comes to sell, or who in any way has a favor to ask. It is amusing to see how quickly this natural hog can, and will, change when he thinks he is addressing a prospective customer.

I remember going into a drug store in a small town in Illinois to buy something. A young man walked in before me who was selling paints, and tried to interest the druggist in his line of goods. As soon as the druggist got it through his head what the young man wanted, he opened on him with the worst talk I ever heard a dealer give a salesman. The dealer had never seen this salesman before, but he had about decided to give up keeping paints, and was not feeling very well about his last purchase, and took this time and place to show his meanness. After a

while it seemed to strike him that I might be a purchaser, and as he stepped toward me his whole manner changed. About this time I think the young salesman would have given a part of his month's salary to have been somewhere else, for, as I afterwards found out, he was new at the business and had met with several rebuffs of this kind. In looking at the druggist the story of Dr. Jekyll and Mr. Hyde came to my mind. He was now all smiles and asked me in a forced pleasant tone if I wished anything. I told him that I had come in to purchase a pocket comb, but after listening to his interesting remarks to the young paint salesman, I had concluded to defer my purchase until I found a man who was more of a gentleman and less of a hog. I was between him and the door, and as I bade him good day, walked out with the salesman.

A man may lead a dual life, so to speak, for a long time, having for his customers a pleasant word, and a patronizing or contemptuous one for those from whom he buys, but the manners will crop out in the wrong place sometimes and do a great deal of harm.

One idea when carried out to the letter will make more friends in the long run than anything else, and that is not to say anything about anyone unless you can say something good. Do not talk against your competitor unless you

want to take this way to help him at your own expense, for that is what you will be doing. As a rule when a man talks against his competitor it is when he is desperate and realizes that the competitor is outstripping him in the race for business. If you want more trade make more acquaintances. It is not only the best way, but it is the only way for real success. I know some will say it is prices that win; that is so, but that is not always the successful business, for a successful business must mean some profit, and I only claim that good treatment will secure you the business on even terms.

Call your customer by name, and when I say he will appreciate it I judge partly by my own feelings and partly by my observations of how it works on the other fellow. Once upon a time I rode a wheel, and having but little time in which to take care of it I took advantage of one of those bicycle boarding stables where they take care of your bicycle for a dollar a month. It was a sort of a one bicycle affair, so to speak, the repair business being the main feature of the establishment, and the boarders did not exceed half a dozen; but every time I went for my wheel the man looked at me with a sort of a dazed expression and then broke out with, "What can we do for you?" When I came back with my wheel after a two or three

hours' ride I was usually met by the same man who invariably asked, "Do you want some repairing done?" I would tell him again who I was, and that my "bike" was a regular boarder there. This happened over and over again, until I began inwardly to threaten all manner of things. Sometimes I thought I would take my "bike" to some other hospital, and then again I thought I would have a card printed to hand out as I went in. I could have on it my name, residence and occupation, and under that it could read, "I am boarding my bicycle with you."

If I were to take especial pains to be courteous to any one I think it would be to the smaller customers; for as a rule the small buyers pay the biggest profits, and they are the most sensitive about being recognized.

We are told, however, that "Familiarity breeds contempt," so it is just as well to use the name and not the handle. For instance, if Bill Jones, who is a small buyer, comes to you, it is just as easy to call him Mr. Jones. He will respect you for doing it, and it will not be so hard to say, "Mr. Jones, we cannot extend your credit beyond the $20.00 limit," as it would be to say, "Bill, we cannot trust you any more, old man, until you have paid up." When you address him as Mr. Jones you raise him in his own estimation, and he wants to have you think

as well of him as possible; but when you call him "Bill" he takes it for granted that you know him thoroughly, and if you refuse to trust him it is because you have decided that he is a beat.

There is one point that is very likely to be overlooked by the average retail dealer; it is the education of customers. At first thought some one may look upon this idea as ridiculous, but it is not, and it will take little examination of the question to assure yourself of this fact.

A customer is sometimes disappointed in a purchase simply because at the time of buying he did not know what was best for his especial purpose. It often happens that a salesman's judgment about such matters is very helpful, and if, in a tactful and unobtrusive way, he can learn just what is needed, the sale will make all the difference between a pleased and a dissatisfied customer.

Of course it might never occur to the salesman that he was educating a customer. But a dealer is always educating his customers in one way or another, and the point I want to make is that he should take pains to educate them and in a line that will be mutually beneficial.

However, it is never wise to tell a man what he ought to buy unless he asks you; and then tell him honestly, and do not try to work off

something on him with which you are overstocked just because you have the chance. If you sell paints and hardware, and a man asks you for a particular brand you do not keep, do not tell him that you have some other that is just as good. As a customer, I have no use for the man who wants to sell me an article that he claims is just as good. I have found by experience that the "just as good" article is usually something that the dealer can make more money on, and I have decided that it is a poor phrase for a salesman to use. You can say that you do not carry that brand of goods, and you had much better say that you do not know anything about them than to claim that you have an article that is just as good. When a man comes to you and asks your advice about what he should buy and tells you to send it up without asking the price, there is the chance for you to win a customer. Be honest in telling him what he needs, and charge him as low a price or lower than you did the man who took an hour of your valuable time beating you down.

My readers will perhaps be surprised when I say that I have the greatest respect for the average horse trader, and I say this after having had an abundant experience with them. I love a horse and have owned a great many of them, and, like ninety-nine out of a hundred

men, I think I know something about horses. If I wanted to buy a horse today and did not have the time to look after the purchase myself, I would select the horse dealer that I felt was worthy of my confidence (and there are lots of them). I would tell him what kind of a horse I wanted and how much I wanted to pay and depend on his judgment, and the chances are much in my favor that I would receive my money's worth. But if I should take a "know-all" friend with me and go to this same dealer, putting my friend's judgment against the dealer's, I should most likely get much the worst of it.

It is very much the same in any other business; the salesman must protect himself against the "know-all" friend; but he has a good chance to make himself solid with a customer when the customer depends on his advice.

Another point in educating customers is in the matter of credits. I do not believe it to be the best way always to give a customer all the credit he wants just because you feel he is honest. I have often known such a course to entirely unfit a man for business. The feeling that he can get trusted for any amount makes him careless in his financial affairs, and lax about collecting the money due him, not to mention the

evil of extravagance which is so easily cultivated by the habit of running long bills.

In the company of customers who need educating are the troublesome ones who invariably object to prices. In many cases it is little more than a habit, and while sometimes an intelligent explanation of conditions is necessary, in many other instances any courteous response will serve, whether it really touches the subject or not. Sometimes I think these people take the subject of prices exactly as some other people take the subject of weather. I have known people to get so used to saying as a salutation, "This is a nice day," that they would say it on the worst kind of a rainy morning.

Several years ago I was in a drug store in Denver, Colorado, talking with the clerk. A customer came in to have a prescription filled. The clerk filled the prescription, put it in a two ounce bottle, and handing it to the customer, said, "$1.50, please."

"My," said the customer, "that is an awful price. I got that same prescription filled in New Jersey about three weeks ago, and all they charged me was thirty-five cents."

"Yes," said the clerk, "I know that to be a fact. I come from Philadelphia myself, but, my dear sir, the freights out here are something enormous."

"Yes, yes," said the customer, "I suppose that is so," and went out seemingly satisfied, while the clerk and I had a good laugh over the freight charges on a two ounce bottle from the East to Denver.

In every line of trade all kinds of customers come to the front, and a large percentage of them are men who ask questions without taking any particular notice of the answers.

In connection with this talk on educating customers, I want to mention one great mistake, as I consider it, that I have noticed with proprietors. A customer comes to the store and is waited on by a salesman. After he has picked out what he wants to buy and got the prices from the salesman, he goes to the proprietor and refers the case to him, saying, "I have selected so much stock of such and such kinds; the bill comes to $15.75; now I want it delivered at such a place. What price can you make me on it?"

Here is where the dealer has a good chance, if he has a good salesman and they understand each other. He will say to the customer, "Whatever the salesman says I am willing to abide by, and he knows whether he can make it a cent less or not."

But if his being called swells his head a little, as the saying is, he is liable to take off a few

cents, and as sure as he does this he does himself a great injury. He makes the customer lose confidence in the salesman; he will never buy again unless the proprietor sets the price. He has made the salesman dissatisfied with the whole transaction, and has helped the latter to lose confidence in himself and lose interest in the business.

There is one more point which is worth considering. However well educated and bright you may be, there is hardly a man who calls at your store from whom you cannot learn something, if you have a few minutes to spare in which to let him talk. This might be called the converse side of this idea of educating your customers, and there is a real advantage, and not only in a commercial way, in letting your customers educate you.

Courteous treatment doesn't cost a cent. It is just as easy to turn a man down in a nice, agreeable sort of a way, holding yourself as a gentleman all the time, as it is to insult him. It is better by far, for the reason that if you insult him you feel as bad over it as he does.

Finally, one of the best reasons why you should treat all—whether strangers, large buyers or customers of small means—justly and pleasantly, is that it makes you feel better—it makes you more of a man and nearer what God

intended. The next best reason is, because it is policy. And those two reasons are enough to keep a man in the right path always.

CHAPTER VII

THE CREDIT SYSTEM

I will not say that first impressions are always correct, but had I acted on my first impressions throughout my business experience I would have come out a long way ahead, especially as to whom to credit and whom to turn down flat-footed. Business must be transacted on business lines if one expects to succeed, and it is a pretty good rule in business to treat your acquaintance as you would a stranger when it comes to the matter of credits. If he is honest he will find no fault if you do business with him on business principles, and if he cannot stand this test his trade is not worth having and you are better off without it.

In all my experience I usually made up my mind as to the advisability of trusting a customer while he was buying the stock. I have said to myself when trading with a customer for the first time, "If this man ever calls for credit I must shut down on him." My determination has not always been strong enough, and usually when it was not I have had occasion to

say to myself, "You chump, why did you not follow your first impressions?"

It is very hard to turn a man down after he has paid you a few hundred dollars just as he agreed, but at the same time, when it comes to good business policy it is the thing to do. We go through life making good resolutions, but we make the same mistakes over and over again, and if not the same they are perhaps worse ones. Sometimes I think the success of one's business depends more on knowing where to draw the line in credits than anything else.

At this time, when so much is being said for and against trusts and department stores, a word in regard to selling for cash might not be out of place.

No doubt the department stores are a bad thing for the real estate men, as they have certainly been the means of supplanting many small store buildings throughout the cities. They may be the means of doing more harm than good, or more good than harm; I am not setting myself up as a judge in this matter, but I have one thing to say on the subject, if not two or three.

In my opinion these department stores are humbugs in one sense, but at the same time they are great fishers of men and women. They are great advertisers and tell you that the reason

they can sell so cheaply is because they buy in such large quantities, many times buying large bankrupt stocks at a low figure. This is all very true—or is true as far as it goes—but the main reason for the cheap sales is not their buying in large quantities or buying bankrupt stocks, but their close scrutiny of credits and their large proportion of cash sales. Every small dealer who does a charge business may be as careful as he can, and yet he is obliged to allow a certain amount for bad debts, for the reason that he does not have the same advantages in looking up the credits of people that a large well-organized house has. There is one other reason; the small dealer is get-at-able and he is liable to have his feelings worked upon by the man who wants credit and puts up a good story; but in the large establishment credits are handled by a man paid for the purpose and devoid of sentiment.

Selling for cash works an advantage both ways, for if you sell for cash there is no loss from bad debts, while it allows you to buy for cash and thereby secure the very lowest prices. In Illinois at one time they tried to do away with the department stores by legislating them out of existence. This may be a good plan, though I doubt it. Sometimes the old saying, "Fight the devil with fire," is a good one to follow; and if some of these people had started this idea

and, instead of giving up the fight, started in on a cash basis with the advantage of putting their whole attention to a special line of trade, the department stores might not have been so successful.

A gentleman made this remark in the presence of several others: "I believe it would be a good thing if all laws were abolished that have for their object the protection of the creditor. I say this because I feel sure it would result in the greatest good for the greatest number." I had heard something similar to this before, and it is a subject that has always interested me; it is also one that very little has been written about, as far as I know. The rest of the gentlemen present, it seemed, had never heard doctrine of this kind advanced, and from the first were willing and ready to take up the cudgels in defense of the laws as they now stand. Their opposition only reminded me of how strong the law of custom is. We were born and raised under the credit system; we know no other—at least we think we do not—and we are ever ready to fight in the defense of custom. I am speaking of people as a rule; as for myself I have given up the idea that we have arrived at the acme of improvements in any line; and it is just as possible that we are behind in our system of government and credits as we were long ago

when we thought the best light was to be had from sperm oil, and that steam, as a motive power, was the "cap sheaf" of inventions.

One of the gentlemen who started in to defend our present system said that the business of the world was now and always had been done on a credit system. Another said that if those laws were abolished, one-half of the people now in business would be obliged to get out; men of small means could not go into business, and the business of the country would be in the hands of the men who held the money. The gentleman who advanced the idea said nothing for a time and the others cut up his advanced ideas to the best of their ability. At last, when one of them thought that the case had been disposed of forever, he turned to the first speaker and asked him if he was convinced that he was on the wrong track, and was not willing to take back what he had said. The first speaker answered as follows:

"You fellows own that you have never heard this matter advanced before, but the minute I spring it you jump all over me, and, as you are three to one, you bury me under a weight of argument that consists more of words than of sense. I have looked into this matter and have made it a study for years, and have come to the conclusion that we owe to the credit system a

large portion of the crimes of the country; we certainly owe to it all of the extravagance and you will all tell me that extravagance leads to crime. You say that most of the people now in business would be obliged to get out under my proposed system; that may be so, but if it proved to be so, it would also prove that they were out of place now. You say no man of small means could go into business, but I say a man of small means could go into business under such a condition as I propose with less capital than he can at present. And to prove this, let me ask you how much of a stock do you carry in that little grocery store of yours? Five thousand dollars, you say. And how much money have you due you? Over ten thousand. I thought so. Now if you paid cash and received cash you could carry on your business on five thousand dollars, but as you do a credit business you are obliged to have in cash or credit fifteen thousand dollars. Now, should we carry this thing a little farther, you would tell me that you lose something every year by rascals who put up a good story and get credit.

"All of these things could be obviated if you paid cash and received cash. You say a large business cannot be run on a cash basis. Is there any larger business carried on than some of our railroad companies do, and do you know of any

of them that will trust you for a ticket or give you credit on a pound of freight? It is true, railroad companies fail, but it is because they are allowed to borrow money. Think it over. There is lots of meat there if you will only break the shell. If some of our business is carried on for cash why cannot it all be carried on in the same way? Wheat is cash. Why should it be, more than anything else? In certain places in the country a few people have the courage of their convictions and start cash stores in certain lines of goods. They have made wonderful successes, especially in the grocery business. They can buy cheaper and sell cheaper than the man who buys and sells on credit. And this is true of every kind of business, if you get at the right of it."

The gentleman stopped talking and so did his hearers. Perhaps they were not vanquished, but they had been led to think. In many places the idea of a strictly cash grocery might seem to be out of the question, but in New England it has been proven that the cash grocery can be made a perfect success, and there is no reason why it should not be made a success anywhere.

I often think, as I consider this matter of cash and credit, that it might be summed up as an old friend of mine used to sum up the question of lending money, for a credit business is only the

lending of money. This is how he expressed it: "I had a dollar and a friend; I lent my dollar to my friend; I lost my dollar and my friend."

CHAPTER VIII

COLLECTIONS

No subject connected with business is of more importance or interest than the subject of collections. Some dealers are very systematic in this regard and those have been the successful ones. Some have no system at all, thinking that it does not do to be too systematic with their customers, for fear of hurting their feelings. I never could for a moment agree with this class. My idea is that you should have system in everything, and particularly in your collections. Every time you sell a bill have some understanding as to when the bill shall be paid, and have this recorded on your ledger; give the customers to understand that it is so recorded. They are better satisfied and it is certainly more satisfactory to the dealer.

It would not be a bad idea, in my estimation, to specify as much of the detail as possible on the bill head. I believe this would be an assistance in collections, for often if a man knows just whom the goods were ordered by, and under what circumstances, he has no hesitation in

paying the bill; when, not knowing these points, he feels that he wants a little more time. Then he gives it no more thought until you call his attention to it again, and then he wants more time. The result is, you have to look it up, anyway, and tell him exactly where it went to, who bought it, and what it was used for.

There are many dealers who feel that they are treading on thin ice when they ask a customer about the payment of a bill at the time he is buying it. This is an idea that should be gotten rid of at once. If your customer thinks you are a millionaire, or that you are doing business for fun, he wants to have the truth explained to him as soon as possible. If you buy a bill of goods from a wholesaler there is a definite time of payment agreed on, and why should you not exact the same idea from your customers? I would not only have a time of payment but I would put that time on the order book, and if the account went into the ledger there would be a due date in the ledger.

The reason for this is obvious. There comes a time when you wish to look your books over and find where you can get money the easiest; you take your ledger and go from one end to the other. As the due dates appear you can readily ascertain how much money you are liable to get this week or this day. One need

have no hesitancy about going to a man for his bill if he has had a previous arrangement that it be paid at some specified time, and it would not be a bad idea to have him understand that you put by the side of his name the time when that account becomes due. It is also good business policy to notify your customer a few days before his account becomes due, giving him the exact date when you look to him for settlement. This is one way in which you can educate customers, and you will find it a great convenience to have them so educated.

Don't think to trust to your memory for dates any more than you would think of trusting to a verbal understanding of something that was going to be done a year hence. It is not necessary for you to force your manner of doing business upon your customer, but you can explain it to him in a nice manner, giving him to know that you only want an understanding and that you take the date at which he proposes to pay his bill; then when you notify him, he cannot say that you are crowding him in the least.

Undoubtedly, one of the great mistakes is made when you allow your book account to run past maturity; these things should be looked after sharply. When an account is due it should be paid, or you should know the reason why; and if you can do nothing better, make a date

with the party when it will be paid. If a man says he will pay you next Saturday or Monday, see that he is given a chance to pay you, and if he does not make his word good you have all the chance in the world to talk to him plainly. If he promises to pay you next Monday and you do not put yourself out to see him until a week from next Monday, how easy it is for him to say, "I had that money for you, but you did not come, and I used it for something else." I know how easy this is for some to say, as I have had it said to me.

Many dealers seem to have made a success by closing up all sales as fast as possible and getting their accounts into notes. This, of course, should be done on short-time paper.

Interest is another thing that should be looked after. If you give a man time to the amount of three or six months, he cannot expect that you will lend him your money for nothing. It is a good idea always, where you are giving long time, to educate your customers to the fact that you are not money-lenders, that you would prefer to do business for cash; but if you do sell him your stock on time it is very easy to show him it is exactly the same as lending him so much money, and if he is a reasonable man it would be very easy to give him to understand why he should pay interest.

The matter of giving credits is one on which several chapters might be written. If you are importuned to sell to persons of whom you have a doubt as to their ability to pay, it is better to look them up thoroughly, even taking the chance of getting their ill will. An honest man whose credit is good will never take exceptions to your looking him up; the rule is that he is proud to have you do so; and when you find a man who is indignant when you ask him to show cause why you should sell him, the chances are that he is not worthy of credit. It seems strange that people will ask for two or three hundred dollars' worth of stock without offering to give any security, when you know and they know that they could not go into a bank and borrow five dollars. There is no reason why a merchant should not be treated as fairly as a bank. The stock in trade of a bank is money; the stock in trade of a store is whatever the proprietor offers for sale. It strikes me that if a man wants to lend money he can do so without the trouble of using merchandise. There is an old saying that a well stocked store is better than doubtful accounts, and any successful merchant will agree to this.

Of course, there is danger that when you refuse a prospective customer credit you may secure his ill will, but he is not liable to advertise the fact that you declined to sell him. And if he

should talk, the majority of people recognize the fact that they must consider the source, especially when one person talks against another.

Suppose you allow your feelings to get the better of you to the extent of giving some of these men credit; you do not want to get their ill will, therefore you say you will take this chance, though in your own mind you know they are not worthy of credit. Now, what is the result? As soon as they have gotten as big a bill as they think they can get out of you they decline to pay; perhaps by following their unbusiness-like methods they are not able to pay; then you are even worse off than if you had refused them in the first place, because they will cross the street to avoid you and will never say a word in your favor; besides this, you are out the amount of their bill. This even gives such a person a chance to harm you more than he otherwise could, because he has had your goods, and if anything is said about his owing you, he will claim that the goods were not as represented and that the reason he does not pay you is because there is a dispute between you which he claims cannot be settled. Perhaps you might be able to get your money out of this man by a process of law, but, if so, it entails expense and makes bad blood.

Right here I would like to say that there is

one customer whom you cannot afford to trust under any circumstances; and that is the man who you know would buy of you for a while, paying small bills promptly, leading you along purposely so that he could get a good-sized bill and then quit.

It makes no difference what others do; the thing for you to do is to have short accounts on your books, even if it necessitates an occasional long note. Very often you can get a man to sign several small notes instead of one for the entire amount, and in many cases it is better so. Don't fail to impress one thing upon the signer of a note, and that is, that you have taken his word as to when he could pay it, and that you will expect him to do so. You need not say this to him in so many words, but you can give him to understand it without saying so. The man who follows strict business methods seldom fails. It is the unbusiness-like methods and the loose ends that get away from him which set him to walking the floor.

If you must sell on time you will find it greatly to your advantage to get your accounts into notes; many times you will find this will help you, especially if your competitor is selling the same man on open account. Suppose you both have money coming due from this man at the same time; yours is in a note, your competitor's

is open account; which do you think your customer will try to settle first? The chances are very good that your note will be paid and your competitor will be paid with a note, the time extending farther into the future. Another advantage in this is that after your man, who may have plenty of property, has paid this note, still owing the other man open account, he will much sooner think of coming to you to buy for cash than of going to the man he owes.

Some time ago I received a letter from a large retail firm in a Southern city that propounded certain questions for me to answer. As these inquiries pretty thoroughly cover those matters in connection with the subject of credits and collections that are most likely to trouble business men everywhere, I subjoin both their questions and my answers.

First: About what per cent of the total outstanding accounts at the close of the month should be collected the following month?

Seventy-five per cent of all bills sold during one month should be collected during the following month unless a special bargain has been made. The reason that a higher percentage should not be collected is that so many customers are bound to the idea that cash is thirty days, and a dealer who sells merchandise in the last ten days of the month usually finds more or less

of these purchasers who feel that they ought to have as much time or more than if they bought the first of the month. These questions make me use the word "should," which is not altogether fair, for I could have answered them and said that 100 per cent should be collected, for that is what should be; but I want it understood that in answering these questions I am guided more particularly by what I consider would be the result of the business methods in vogue today.

Second: About what per cent of the total number making or constituting the outstanding accounts should pay? And about what per cent of the persons could, with reasonable safety, be indulged not to pay anything at all?

This question is a little ambiguous. It may refer to the first question, which has already been answered quite fully, or it may refer to the percentage of actual losses in a business. I take it that the latter is the case, and my answer is, 98 per cent of all accounts should be collected; 2 per cent is all one should ever figure to lose. In fact, many good business men claim that their losses do not exceed one half of one per cent, but in all my years of business life I have not been able to "get on" to that system and at the same time continue to do business.

Third: In selling some customers on over

thirty days, should not the old accounts be paid sufficient in amount and number to offset or make up for corresponding new accounts? And if not, about what per cent could the former, with reasonable safety, exceed the latter in amount and number?

Every one finds out, when he starts into a business that is done on credit, that he is obliged to have a certain amount trusted out all of the time. In other words, every man who does a credit business is obliged to have loaned out to his customers a certain amount of money. This amount will vary according to the kind of business done and the class of customers. For instance, a firm in a large city would not have as long credits as a firm in a smaller town which depends almost wholly on the farmer trade. After a certain amount has been reached the account should not be increased unless a larger volume of business is done.

Fourth: In question one, does your answer embrace or include the current month's cash receipts from sales and from accounts paid or partly paid on purchases in the same month?

No. I did not figure on the cash sales or partial payments.

Fifth: How many months do you generally let accounts run where not anything at all is paid, before you take action?

I have always found that a man who buys for cash, considering cash thirty days, and does not pay when the money is due, has been the occasion of making me put a bad account on my books, and with me it becomes a question of action, not months.

Sixth: About what per cent should the outstanding accounts of ordinary retail firms doing a credit business, exceed their monthly sales?

In an ordinary credit business you will usually find that the monthly accounts on your books on the first of each month will amount to double your sales for the month. Perhaps this should not be the case, but it is more than likely to be the fact. I have heard people say that at the end of the month their outstanding accounts would not amount to one-half as much as they had sold that month, but upon a thorough investigation or questioning of the parties, I usually found that the larger part of what they had sold had been settled for by note, and this they considered settled. Settling by note, however, is another story, and I have been asked the question, "Is it policy to settle as many of your accounts by note as possible?" That is a question that must be settled by every man in business. My experience is that the only note that is really good is that from the man who is good whether you have his note or not. In many

cases taking a note puts off the day of payment, for the average man will pay nothing on a note until it becomes due, and as long as you have his note and it is not due, you cannot dun him for any part of what he owes.

Some of the large department stores in Chicago have on their bill heads, "All bills for the month must be paid before the tenth of the following month." Some of them give until the fifteenth. I think this would be a good plan for any retail dealer. One might even go farther than this and put up a good-sized card in the office or store stating that all goods bought this month must be paid for on or before the tenth of the following month. Some might object to this and say that the cash customer would want credit; but I do not think that is much of an objection.

As there is not money enough in the United States, for one thing, and what money there is is not equally enough distributed, for another, the credit business will undoubtedly always be with us, and it will always be more or less of an evil according to the shrewdness or lack of shrewdness of the man in business. There is one partial remedy, or rather we might say that there is one thing that could be made a great help to the credit business, and that is a union of business men that would enable them to become

better acquainted with one another, and feel more at liberty to ask questions about the condition of different people, their reliability, honesty, and the like.

In considering the foregoing questions I have answered them more from what I believe is done than what I believe should be done. I believe, with the company that sends in these questions, that the credit business is a very unsafe business and that those doing it should be exceedingly careful; that this is a matter of vital importance to every business man, and that a slack way of handling credits has been the direct cause of many failures.

In brief this whole chapter can be brought into this sentence: Do business on business principles.

CHAPTER IX

LOAFERS

This chapter might begin like the school-boy's composition: "There are a great many kinds of loafers." They range from the man who steps in for shelter while waiting for his car to the persistently and blatantly annoying young "smart Alecks" who collect in droves around drug stores, cigar stores, novelty shops and the like, talking and behaving in such a way that neither men nor women who are self-respecting are willing to attract their notice by entering the store.

Take, for instance, the loafer in the florist's establishment. Do you wish to have a dozen roses delivered to some address? Every ear in the shop is eagerly open and every eye is upon you, and all the mental ability of your audience is concentrated on the questions, "Do I know her? Who is he? Why is he sending her flowers?" The loafer may not be able to answer any of these questions, but it is not a pleasant experience to feel that you are the subject of such scrutiny, and you are rather more than

likely to give your next order to another florist.

Many people seem to regard a store as a sort of exposition, a place where one is to be entertained. Women especially are prone to this idea. Their specialty is the big department stores in the cities, although the amount of time they can fill in "rubbering" in a little shop in a small town is a matter of amazement to the proprietor often, as well as to the other people who come into the store to trade. Although these people very rarely transgress the laws of polite behavior and do not make buying at any certain place objectionable to other people on that account, they nevertheless often keep would-be customers from making purchases by occupying the time of the clerks and salespeople in looking at goods that they never intend to buy. This class of loafers is very hard to deal with, as they are invariably exceedingly sensitive to slights, and always overestimate the amount of value their patronage is to a dealer.

Then there is the loafer in the book store, and I had almost said he is in a class by himself. To be sure there are people who loaf in book stores just as they would loaf anywhere else, but the real book store loafer—the one who is peculiar to the place—has an individuality as distinct as the store itself. The loafer in the book store may be a man or a woman; he may be young or

old, but his methods are about the same in every case. He may make a request for some impossible number of a magazine; or some special edition of a book; but he is usually careful not to ask for anything that is likely to be in stock. After having thus demonstrated his reason for being in the store he walks to the magazine counter or book table and looks over the display until he finds something sufficiently interesting to take up his attention for the next hour or so. If this loafer always kept his hands in good condition and was as fond of the outward and visible appearance of books as he is of their contents he would be a harmless and almost useful adjunct to a store, as he is likely to know more about the suitability of the books to their various buyers than the salesperson, and is as likely to be consulted by the prospective customer.

Storekeepers in small country towns are especially prone to be tormented by the loafer who is an old friend of the family and likes to be on hand to see that business is being conducted on proper principles. This philosopher never has any business of his own, but he is as punctilious about being at his regular loafing place on time every day as any business man is about getting to work. A store or place of business that is infested with a number of loafers of this kind is in a fair way to lose any attractiveness for

people who wish to do business, as these loafers are always ready with advice to fit any and all occasions.

The worst class, as I have already hinted, is composed of boys and young men from fifteen to twenty-five, and these are most likely to be found in the evening hanging around in drug stores, candy stores and such places. One often wonders, in seeing the freedom with which they take possession of these establishments, how much the proprietor expects to make from them to compensate for the trade they drive away.

It will be argued that a store is a public place, and that the business man will lose trade if he is not uniformly polite to all, whether they wish to buy or not. This is only a half truth. The storekeeper is in business for the customers he can get and hold, and for nothing else. Where there are no buyers there is no business. Following this idea we can readily see that the storekeeper is, to say the least, unwise when he allows any practice that annoys any number of his customers to go unchecked. It is certainly an embarrassing matter to have to make any purchase, however small, while one has the feeling that a dozen otherwise vacant minds are taking in all the details of the transaction, and also of one's personal appearance. The customer is

first to be considered, and he should not be subjected to such an annoyance.

Right here, I suppose, you are ready to ask the old question, "What are you going to do about it?"

The first thing to do is to see just what makes your store so attractive to loafers. Perhaps you are a bit fond of loafing yourself. If you have such a tendency you need go no further in seeking the reason for other loafers in your store. This motto I commend to all business men who are troubled by loafers: "Loaf and the world loafs with you; work and you work alone."

The loafer does not thrive in a busy place. Get busy; keep busy, and keep your clerks busy and the loafer will understand the fact that he has an invitation to leave.

There is a certain class of loafers who do not enjoy the idea of staying in a place that is too clean for them to feel at ease in, and here is a good suggestion along this line. See that your store is kept scrupulously clean, and that you and your clerks are neat in appearance. This will often go far in making your loafing friends homesick for a spot more congenial to their manners and habits.

It is not a bad idea to know how the store is taken care of during your absence. If you have

a too sociable young man among your clerks he may give a reception to his smart young friends every evening, and thus give your store a reputation which you would feel that it does not deserve. Your help should realize that their friends are not expected to make social calls on them during their working hours; they are there for business.

It would seem hardly necessary to discuss loafers as a paying proposition, yet, from the welcome they seem to receive in many places, one would think that some dealers consider them so. It is a discourtesy to a customer for a salesman to wait on him with one hand, so to speak, while his attention is really taken up by the talk of some hanger-on. Give your customer the preference; it is he who is keeping you in business.

Of course, simply because some one comes into your store who does not wish to buy anything, it does not argue that this person is a loafer. People may use your store for keeping appointments, or for waiting for trains, or in many other ways without being in any sense loafers. If their training or native refinement is such that they can conduct themselves in a pleasant and unobtrusive manner, their habit of using your store in this way may be rather an advertisement than otherwise.

But for the loafer, the man who having no business of his own seeks to interfere with that of other people, there should be no welcome. He will do you no good, but will harm you in a thousand ways.

CHAPTER X

THE USE OF THE TELEPHONE

I was in a grocery store a short time ago, and having known the proprietor for a number of years I was particularly struck with the tone of his voice as he answered the telephone. It was pleasing, and at the same time his conversation was thoroughly business-like. There was no jolly in it; simply a pleasant conversation concerning a business matter in which he and the party at the other end of the line were interested.

There were three 'phones on the cashier's desk, and these were used by the different clerks in the store as well as by the cashier and the proprietor. A short time after hearing the proprietor conversing at the 'phone, one of the clerks stepped up and answered the bell, and his tone was almost identical with that of the proprietor. One of the lady clerks afterwards used the 'phone, and I was at once impressed with the fact that every one in the store, who had occasion to telephone, had a very pleasant voice. With this thought, the idea came to me that it

might be wise for the business man to give a little more attention to this detail of his affairs than is commonly thought necessary.

Telephones today are in such general use that every business, not only in the large cities but also in the small towns, is supplied with them, and it is a good deal of a knack to know how to use one properly. I have asked office help if they knew how to use a telephone and have been laughed at for asking so simple a question—a question which most likely seemed very foolish to them—but after thinking the matter over I have decided in my own mind that there are only about 25 per cent of the people using telephones who make the best possible use of them.

It is a pet theory of mine that you cannot put a pleasing expression on the face of cold type, and, while the telephone is only one step removed from the actual face to face conversation, it seems hard for some people to use a pleasing tone and manner while speaking through it.

We would hardly know what to do without a telephone, but still there is much misunderstanding and much dissatisfaction at times caused by the way it is used. The acquaintance of whom I speak does a wonderfully large business, and as a great portion of his orders come over the telephone, I can see how necessary it is that

every one in his establishment should understand the use of it.

The fact that you know how to put the receiver to your ear, and how far to stand from the telephone when talking, is only the alphabet when it comes to the actual practice of telephoning.

One mistake which a great many people make is that they allow anyone in the establishment to use the telephone. In a great many business houses the boy whom you would not think of sending on a responsible errand uses the 'phone, and by his manner shuts off a possible customer. The telephone should always be used by a responsible person, if possible, and if you must have a boy do so, it is a pretty good idea to teach him how to use it. Get somebody to call him up and talk with him; he may be all right when you are listening, but the one at the other end of the wire is a better judge than you can be.

Used properly, the telephone is one of the most useful of time and labor saving devices the business man can have; but see to it that it is used properly, or it may prove far otherwise for you.

It should always be remembered that a telephone conversation should be considered the same as a personal call, and demands as much courtesy from each speaker. If you rang a

man's doorbell and he did not recognize you at first sight, would you expect him to ask curtly, "Who are you?" And yet this piece of rudeness is practiced every day in many business places by the ones who answer the telephone bell.

A variation of this is to call for a number, and greet the one who responds with some blunt question. There is no need for this; if there is a real necessity for the office boy or girl to learn the name of the person who is calling, he can do it as tactfully as he would learn the name of anyone who should walk into the office.

The idea of training the speaking voices of the telephone girls is a good one, and can be used to good effect by every one who has occasion to make use of the wire. A pleasant voice and a courteous response will never fail to give a good impression to the person at the other end of the line.

CHAPTER XI

LETTER-WRITING

One of the most neglected privileges that a business man has is that of letter-writing. No doubt, as you look over this sentence, you think it a strange one, but it expresses just what I mean. Letter-writing is to the business man more of a privilege than a duty, and one of the best advertisements a merchant can send out is a personal letter.

However, I did not intend to make this a chapter on advertising, but rather a short talk on the benefits of letter-writing.

There should be system to your letter-writing, and if you never deviate from your system you will always know exactly how you stand. Every letter that comes to you today should be answered today, provided, of course, that it is a letter which requires an answer. This leads me to remark that a great many letters which should be answered are not, for the reason that the man receiving the letter does not see the necessity of an answer; and here is one point where he does not live up to his privileges. All

letters containing money require an answer; all letters containing orders require an answer; all letters asking questions about the price of stock require an answer. If a letter comes into your office, and it will take you three days to hunt up the information required to answer that letter, write today and say so. It is policy for you to do this. You may waste a stamp occasionally, but you will make three good friends for every stamp you lose.

One of the most pleasant compliments I ever had paid me was when a general manager of a railroad told a friend of his to write to me for some information, and he added: "I will wager fifty dollars that you will receive an answer by return mail, whether he knows anything about it or not." The friend wrote and received his answer by return mail. Of course I knew nothing of the reason for his writing, and in answering the letter promptly I only carried out my own ideas of good business, but that two-cent stamp was the means of doing me a whole lot of good in after years.

I learned a lesson in letter-writing when I was quite a young man. I was serving on one of Uncle Sam's ships of war, and one day the captain sent for me. As I came into his cabin he handed me a card, and said: "Do you know that firm?" "Yes, sir," said I. "One of those

names belongs to a cousin of mine." "Well," said he, "what do you mean by leaving home and staying away two years without letting your people know where you are? I have just received a letter from them forwarded from Washington, saying they were worried about you. Now, what have you to say for yourself?" My answer was that I had nothing to write about, but this did not answer for Lieutenant Commander Egbert Thompson, and he commanded me to write at once. I had nothing to do but write, which I did forthwith.

There are a good many times when you seem to have little to write, or where you think there is little call for an answer to a communication, when you would feel differently about it if you would put yourself into the other fellow's place. When you have decided that you must write promptly and answer each letter as it comes to the office, you have made a commencement on your privileges.

The next thing to consider is the kind of a letter to write. You want to remember that talking to a man is one thing, and writing to him is another. You might call a man a "chump" to his face, and it would pass off with a good-natured laugh, but it would be altogether a different thing to put that word in a letter. Never send a letter out without reading it over

and trying as much as possible to put yourself in the other fellow's place, just to see how it would seem to receive such a letter.

There are about nine poor letter-writers to one good one among business men—of course you and I belong to the good ones—but there is always a way out of it if we know our shortcomings. If you are really angry with a man, write your letter at once, but don't send it until the next day. It is often a good plan to show a letter of that kind to your wife. She may not know as much about business as you do, but she is intuitive and can often see further through a stone fence than her husband can. Of course some of you may say that you do not allow your business to come into your home, but if your best horse breaks a leg, or some one fails and sticks you for a round sum, you do not need to tell your wife; she reads it in your face, and it is confirmed by the tone of your voice. I have often wondered how it was that such poor men secured such good wives.

In whist we are told, "When in doubt, play a trump," but in letter-writing, when in doubt, write it over. Letter-writing is an art, and the man who can write the smoothest letter will draw the most trade. Talking about letter-writing, suppose there were two dealers in the same town, one of whom was known to be prompt in

letter-writing, while the other was not. Which do you suppose would be more liable to secure an inquiry or order by mail? There would be no question in this case. The great trouble is that no one knows how much is lost by not looking after mail promptly; neither does anyone know how much he gains by writing letters, but he can realize every day that he is making friends and money by so doing.

Strange as it may seem to some, there are hundreds of business men who do not attach the proper importance to their mail, and this is especially true of the retail dealer. With the wholesaler it is a little different, for he sees the benefit of close attention to his mail, and if it is neglected in the least he suffers for it. With the retailer the case is changed, for his mail does not play so important a part in his affairs. It is the retailer, however, that I propose to write of here, and I shall try to point out the mistakes of at least some of them.

One of the most common is to pay no attention to letters that seem to you to be unimportant. Suppose we take this matter into consideration, and give a little of our own thought to it. In the first place, why does the man write the letter you have received? Is it not because he wants something of you? It certainly is, and it is not only courtesy, but good busi-

ness, for you to answer that letter, and to answer it promptly. You may think some letter you receive is not of much importance, but in reality, you are not the best judge. The man would not have written you had he not desired an answer. You have no doubt written many a letter and waited in vain for an answer, because the man you wrote to did not think the letter as important as you did. The fact of the matter was, you knew its importance, while he did not see it. I find that this fault is not altogether with small business firms or men of small means. There are lots of extensive companies whose correspondence is in the hands of narrow-gauged men who only answer letters when it seems particularly important to them that there be an answer.

My rule is to answer every letter I receive, if I can find an excuse for so doing, and I am positive that this way will win in the long run.

The writing of long letters is another mistake and it is equally bad to write them with a pen. I was reminded of this when sitting in the office of the proprietor of a large wholesale firm in St. Louis, a short time ago. Watching him as he opened his mail, I noticed he had before him a large bunch of letters, and as he opened each one he took it out of the envelope, and if it was a short letter he read it, especially if it was

typewritten, and at once placed this letter where it would be attended to without delay. If it was a long letter he looked to see whom it was from, and then put it without reading into a pile of the same sort. A badly written short letter went into the same pile with the long letters, the short typewritten letters getting the preference always. A typewriting machine does not cost much, and there is no one article that will help you more in your business. A young girl or boy can operate it, and your letters will go out looking neat, and can be read at a glance.

The days of letter-writing with a pen have gone by, although we do often find that some one is sticking to the old idea. In saying that the days of writing with a pen have gone by, I don't mean to dispute that there are thousands of business men who still do their correspondence with a pen, but that does not alter my remark; it simply emphasizes the fact that there are still a good many people who are not living up to their privileges. If you are in a retail business, you possibly do business with some wholesale firms that you have never seen, and the man that you are doing business with gets his ideas of you, not altogether by the way you pay your bills, but by your stationery and by the way you write your letters.

Right here I would urge the use of good sta-

tionery. All business letters should be written on your own printed letter-head and the envelopes should bear your return card. Cheap and poorly printed stationery does not tend to give a good opinion of you to the correspondent who has never met you personally. He is quite likely to form his idea of you by the appearance of the mail he receives from you. On the other hand, large and bizarre effects in stationery are equally to be avoided. The manager of a melodramatic company or a pony show may find it to his advantage to send out his correspondence on vari-colored imitations of circus posters, but the business man will find that a plain and neat effect in business stationery is the best, and indeed, the only thing to be used.

The printed letter-head is especially necessary to business men who do not use the typewriter, for it is a strange fact that people who write the fewest letters are the ones who often forget to put down the name of the town they live in, and who sometimes leave their names off.

When your letter leaves the office see that it looks neat. It is only an occasional one that is misused in the mail, and the better your letter appears at its destination the better opinion the one who receives it will have of you.

Spend fifty cents and get a date stamp, and

date each letter as it comes to your office. If you receive much mail you will find a great deal of it arrives without being dated, and the time you receive a certain letter is sometimes a very desirable point for you to know a few weeks after the receipt of it, when you are trying to decide some important matter.

This reminds me that some people who call themselves business men do not even have a system for filing the letters they receive. How many times have I seen such a man open his mail, slit the envelope open with his finger, or more often tear off the end, take out the letter and read it, put it back in the envelope and tuck it away in some pigeonhole, or place it between the leaves of one of his books, to be taken up again whenever he ran across it.

I heard a wholesaler remark once, as he was reading over his mail: "That man is not a good business man." The wholesaler's partner and I both looked to see what he meant, and we were shown a letter that had been written from the wholesaler's office to a retail dealer in the country. The letter had been returned with the retailer's answer written on the bottom of it. The partner remarked: "You are wrong here, John; that man is a good customer and prompt pay." "I cannot help that," said the first speaker, "he is not a good busi-

ness man and if you deal with him long enough you will see that what I say is true. I wrote him an important letter; he has returned it to me with his answer on the bottom of it, and he has no record of my letter or his own. That is a sure sign of a lack of business sense." I was obliged to agree with John, for I found by years of experience that the letter which seemed to be of the least importance at the time often proved to be the very one that was needed to clear up a disputed point. Every letter that comes into the office should be filed where it can be referred to at a moment's notice, and each letter that is written should be copied and the copy kept where it can be easily reached. Each year's letters should be kept by themselves, and sometime you may find that the seemingly unimportant ones may be worth dollars to you.

As I said before, letter-writing is an art that few people have acquired. Sometimes I am positive that I can express myself on paper so that anyone could understand me, and again, when I get answers to some of my letters, I conclude that I am very crude in my manner of putting my ideas on paper. A friend once handed me a letter from a wholesale firm, written to him, a retailer. It began:

"Gentlemen, we have sent you within the last

thirty days two quotations, and have not heard from you in regard to your wants for spring stock."

My friend did not like the tone of that letter, and as he examined it and found it was a manifold copy he said:

"That firm may know their business, but it strikes me that that is an unbusiness-like letter. Suppose they have not heard from me; someone else has; and undoubtedly they have heard from some of their quotations."

Perhaps lots of people would have read the letter and felt differently about it, but I felt that my friend was right, and that the writer did not use good judgment in either the wording or in sending a manifold letter. I am positive that 90 per cent of the price lists that are sent out go into the waste-basket—many of them never being opened; and a printed, manifold or mimeograph letter is only one degree removed from a circular, and usually shares the same fate.

I was in a wholesale dealer's office at one time, and while waiting for a chance to talk with him, I sat watching him as he opened his mail. I am always interested in seeing a business man open his mail, for one can find out so much about a person at such a time. Mixed in with this man's mail was an occasional circu-

lar, and knowing that he did considerable circularizing himself, I smiled to note that he tossed into the waste-basket every one of the circulars as he came to them, not only not saving one, but not giving any one of them enough of an examination to find out what it was about.

An old fellow came to me once with a two page stereotyped letter from a New York fake jewelry house. "Just think," said he, "they have written me that great long letter and want to make me their agent in this town." That letter won them a few dollars, for the old fellow had more money than brains and I was willing to see him bled a little.

The average business man of today knows a tricky letter when he sees it, and he is inclined to be suspicious of anything but a straight personal letter. A price list is more respected by him than a circular letter when you cover up, or try to, the fact that it is a circular. I think it may be safely said that one personal letter is worth twenty-five circulars, and if you will stop and think you will agree with me in this matter, for you know how you treat a personal letter and a circular, and you can judge something from that.

There is an old saying that if you have business with a man living not more than three hundred miles away, you had best go and see him

rather than write, but I think in a measure this saying is out of date, as the art of letter-writing has become somewhat of a science. It would surprise many people if they knew how much of the business of the country is done in this way; and it would surprise many more to find out (if they really could) how small is the percentage of good letter-writers.

I am inclined to think that there is more thought needed in the letter-writing of an establishment than in almost any other part of the business; and if you do not handle your own correspondence you want to see to it that the man who does so is an artist in his line.

The old style of writing has been displaced by modern ideas. How many letters have commenced, "I take my pen in hand to write a few lines to you to let you know that I am well and hope you are the same." Then perhaps the letter would go on to state the business of the writer in this way: "Last Saturday night the roan mare was hitched in the wrong stall by one of the boys and got cast, and I have not been able to use her since. I want to plow up the orchard and thought perhaps, if you were not using him, I could use your buckskin horse to go with my other roan to plow for half a day," etc. A letter like this might cover a sheet of foolscap, and the whole of it might be

put in about three lines something as follows: "Dear Jim:—Can I have your buckskin for half a day to hitch at the plow with one of my other horses? If so, send it back with the boy." One is a letter short and to the point; the other is padded with a lot of unnecessary words with no particular reference to the business in hand.

With some it is a hard matter to write a short business letter, but if I could not do it any other way I would write my letter and then cut out all the superfluous words and sentences. A man who cannot write a short, to-the-point letter is lacking in one of the essentials of the business man.

I have spoken here of the necessity of short letters,—terse and to-the-point sentences,—but I am reminded of the fact that there is such a thing as a person being too short in his manner of writing. It also occurs to me that it makes a decided difference as to the class of letter you are writing, or the people you are writing to. If you are making an order, or explaining anything that is not up to grade, it seems to me the fewer words the better, so you get in your full meaning; but if you are requesting business, or trying to induce some one to pay a past due account, although you may write your short,

to-the-point sentences, they must be nicely rounded off, so as not to give offense.

There is another point in letter-writing that will help you and that will also help the firm you are corresponding with. It is this—put your different subjects on different sheets of paper. You can enclose them in the same envelope, but if you are writing to the wholesaler about a kick you have on a consignment, write that on one sheet of paper; if you want to tell the dealer to add a few more articles to some order that you have already sent him, write that on another sheet, and if you desire to send a check for a bill of goods you have previously purchased, make a note of that on another sheet. When the wholesaler receives the envelope with these three sheets of paper, he will pass the one with the check to the bookkeeper, the one with the kick to the person who has those matters in charge, and the other sheet will go to the order clerk. All three of your letters will be taken care of at once. If all of these subjects, with the check, were put on one sheet, then the whole letter would go to the bookkeeper first; when he was through with it—and it would have to take its turn in a well regulated office—it would go to the order clerk, so that the addition could be made to your order; when he was through with it, it would be handed over to the

claim man, and this might be a day or two after its arrival in the office.

Some might say, why does not the wholesaler make notes of the different requests in the letter? But that takes time, and every time you copy a letter it lends one more chance for a mistake. Unless an office has thoroughly efficient help, one of these subjects might be lost sight of, and good help is not always easy to get.

There is another thing in letter-writing, which is the same in almost everything we do—one should not expect to be always understood, nor to please everyone he writes to. However much experience you may have in this line, you will find you can always learn something new. It is the same as with business in general, when a man comes to the point where he gets it into his head that he knows all there is to know about a certain business, he should quit and go into something else—especially if he is working on salary; because he has outlived his usefulness.

To sum up the whole matter, consider the point of view of the man who is to receive the letter you are writing. Every man has more or less vanity about him. At all events he likes to feel that you think he knows something. I have been on the road selling for firms who never wrote me unless it was to jump on me

about something I had done that should have been done differently, according to their ideas; and I have worked for firms who never wrote unless they said something nice about the orders I was sending in. In the first case they did what they could to discourage and unfit me for business, and in the other case they were doing all they could to make me pitch in with double vigor. Letter-writing is an art, and he who has not learned it does not need to flatter himself that he can make a success of an office business.

CHAPTER XII

BUYING

An article well bought is half sold. So we have been told over and over again, and there is no one to dispute the assertion. This old saying leads to other thoughts, and one of them is, how shall a man know that he is buying well? Possibly that question will not be fully answered in this chapter, but a few points will be touched upon in regard to buying, and you may then be better able to judge if the best methods are used in your own case.

In the first place it would be well to remember that buying is a trade in itself; if there are more than one in the firm or company, only one should do the buying, and it should be the one who has the most talent in that direction. When two or more men are in partnership it does not pay to have any petty jealousies about either buying or selling; the one best fitted should be selected for the place.

A good buyer must be somewhat of a judge of human nature, as well as of his especial line of goods, for the traveling salesmen include many

different kinds of men. As a rule they are bright, honest fellows, who will use any fair means to sell you a bill of goods, but occasionally one turns up who will stoop to anything to make a sale. He may take you in, but he will not be on the road long, and it is his counterpart you need to look after.

It is not good policy to turn your back on the traveling salesmen, whether you are in the market for their line or not. They are an observing lot, and the chances are about 99 in 100 that you can learn something from each one of them. It does not always do to depend on what they say of the general market, however, for, although they may not intend to lead you astray, they are apt to be a little biased in favor of making a sale.

No good buyer is without his triplicate order book. When he gives an order, the traveling salesman should be required to enter this order in this book; the original stays in the book, the duplicate goes to the wholesale house, and the salesman takes the triplicate. The book should be large enough so that all the promises of the salesman could be recorded. Usually the salesman carries a triplicate order book, but it is a small affair, and he gives you a copy, which you must keep. Perhaps the next salesman does not carry a triplicate book, and leaves your memo-

randa on a sheet of business paper or the back of a business card. The result is, the copies of the orders you have given are in bad shape to keep, or to refer to. But if all of the orders are put into a book of your own you always have them in good shape for reference. In case you want to order by letter, you use this same order book. As these books are filled they can be filed away, and it would not be at all surprising if, in after years, they became objects of interest and perhaps of profit.

The good buyer knows that it seldom pays to give an order for anything which he knows he has not ready sale for, simply because the present price is low. It may be cheap and at the same time not cheap enough to pay for your taking that much out of your capital to lay by for an indefinite time. Really, the best rule to follow, especially if your capital is small, is to buy only what you know you will be obliged to carry only a short time; that is to say, be careful not to overstock on anything.

To be a first-class buyer one needs to pay as near cash as possible. It is very flattering to have a salesman tell you that you can buy just as cheap with your 60-day paper as you can with cash, but the best thing you can do is to take that assertion with a little salt; no, with a

good deal of salt, for cash will talk loudly where gilt-edged paper only whispers.

The retailer who discounts all his bills for cash soon learns this—the discount not only means a per cent off the bill, but it means a smaller bill. It means teaching one the value of keeping nothing but good accounts on his books. It means teaching one the value of interest, and if one is paying interest to the bank and trusting his merchandise out he will be very apt to make the other fellow pay interest, if possible.

On the other hand we often hear it said that good credit is better than cash. That may seem a strange proposition, but I can explain it in this way:

My experience has been that quite a number of men who pay cash think so much of that cash and use it in such a way that it is disagreeable to trade with them. A man does not want to think too much or talk too much about his prompt pay, as though prompt pay was the exception. To pay promptly is a man's duty, and if a dealer is known to pay his bills promptly he can get the benefit of all the low prices that are offered.

It is often stated, and as a general rule it is true, that wholesalers do not care anything about a man's cash. If his credit is thoroughly good

and they know his money is coming in at a certain time without any question, it is no advantage to them to give a man a little more discount for cash. A man who has good credit and will very promptly take advantage of the two per cent discount, or pay his bill at the end of sixty days without a dun is better than the man who pays his cash as soon as he checks up the invoice, but who wants to make his dollars buy more than the other man's credit.

One point where some dealers make mistakes is in kicking when the stock comes in; not perhaps in the kick itself, but in the way it is done. You have your order book and know what you bought; if it is not up to grade it is your privilege to kick, but you should always have some consideration for the shipper, and do as you would be done by. If the invoice is not as represented, wire the shipper to that effect, and ask for instructions; this, of course, is in case you do not know the shipper, and are not sure he would be willing to do the right thing. If you are well acquainted with the shipper you can accept the goods and write, but always be able to show the stock you have objected to at any time before the consignment is settled for. You cannot afford to be classed by the wholesalers as a kicker, and you cannot afford to be im-

posed upon; therefore the only thing to do is to "tote fair," as they say in the south.

To sum up the matter, a really good buyer is the one who is square in his dealings and takes no unfair advantage of the men he buys from. He may be sharp and close, but he is just. There have been many cases of dealers who were so sharp that the best trades went by them. If this is a surprising fact to you, it can be confirmed by the next traveling salesman that comes into your store, if he is a man of a few years' experience on the road.

CHAPTER XIII

HOW TO TREAT A COMPETITOR

"Fight the devil with fire," is one of the old sayings which is not always best to follow. If you can, it is always best to have an understanding with your competitors, for there is room enough for all. There are competitors, however, who cannot be reasoned with, and it is of this kind that I wish to write.

The first thing to do is to make a rule not to say anything against a competitor yourself, or to allow your men to say anything against him. The chances are that he will not think of this, and all he says against you will act as a boomerang. In individual cases it will do him a little good for a time, but as soon as your customers find that when you have occasion to speak of him you say nothing derogatory they will respect you for it; and when he says anything against you to them they will lose what good opinion they may have had of him.

Many a new dealer has started in a town and drawn to him a fair share of trade by being pleasant and accommodating. This, perhaps, is

where you have left a loophole for him; if you have, you must make amends as soon as possible. You should never let anyone outdo you in kindness, politeness or attention.

If possible you should be on good terms with your competitor, so that you can call at his place of business if you feel so inclined. If he has an improved way of doing business in any particular, copy it. Don't do as many dealers do —pretend your way is the best when you know it is not. And don't pretend you are original, because you are not. The chances are, you have not a thing about your business or any particular way of doing any part of it, that had not been in use years before you were born.

If your competitor bids against you on a contract and gets it, don't make a fool of yourself by refusing to sell him, provided his credit is good, and do not charge him more than you would one of your regular customers. Neither should you put yourself out to tell people that he had to come to you for part of the stock to fill the contract, and paid you a retail price; whereas you could have furnished the whole bill out of your own store. You will not make any friends by it, and you are sure to make some enemies.

One day I stopped at one of the growing towns in Illinois and my first call was at the

office of a very prosperous business man. Said he: "We have a fight on here now and have felt obliged to cut off every possible expense."

I was interested, and talked with him long enough to learn that a salesman who had worked for them for years had saved up some money and requested that he be allowed to buy an interest in the business. The firm refused to consider his proposition, and the salesman, who thought he had worked for some one else long enough, looked about for a partner to go in with him in the same line of trade in the same town.

He succeeded, and the firm of Poor & Jones was started. Mr. Poor, the ex-salesman, desired to leave the old firm pleasantly, but his former employers would not have it that way. He was informed that they would fight him out of the business. With this the fight began.

This much of information I got from Mr. Davis, and he added further, "They have been in business about nine months now, and must have lost money each month since they started." He told this with an air that seemed to say, "I have got them down and I mean to jump on them."

I could not help thinking, "What a cold-blooded fiend you are," and my sympathies were with the new firm at once. Mr. Davis looked upon his actions as good business policy, but I could

only think of it as cruel, unjust and unchristian, as well as thoroughly unbusiness-like.

I left Mr. Davis and called on Messrs. Poor & Jones. They were both young men and workers. In answer to my question as to how they were standing the fight, I was told that there had been no month since they started but that they had made good wages and that their business had increased from the first.

I asked Mr. Poor what he had to say of his old employers and he said: "Nothing; they do talking enough for us both. I worked for them faithfully for years and they paid me well and treated me nicely. Since I left them I hear they sing a different song, but they are not hurting me or the firm of Poor & Jones by what they say. They have succeeded in advertising us well and have, no doubt, done us some good. None of them speak to me now, but I shall live, no doubt, and there may come a time when they will stop their foolishness and we can both improve our conditions."

I understand the firm of Poor & Jones still does business at the old stand, pays its bills promptly and takes discounts as usual, and I for one rejoice at it. I have no patience with the man who wants the earth for himself, and, under the guise of business schemes, uses all

of the meanness at his command to crowd every one else out.

There is every reason that men who are in the same line of business in the same town should be on good terms with each other. They only harm themselves by being otherwise.

A mistake that business men often make is that they try to keep all the information they can get hold of for their own use. They are afraid to talk before their competitors for fear they will let something leak out that will be to the advantage of the competitor. As a matter of fact, if they would talk with him frankly and openly they would often receive more ideas than they give.

CHAPTER XIV

HOW TO TREAT EMPLOYEES

If you should ask the average business man if his employees were loyal to him, he would probably be obliged to think twice before answering; and he might ask, in turn, "What is the meaning of the word loyal when used in this way?" A man, to be loyal to his employer, must have the latter's interest entirely at heart; he must do exactly the same when his employer is not watching him as at any other time; and when he is left to himself he should do as near as possible as his employer would do were he there.

One employer says, "I pay my men as much as anyone else does; they do not have to work any harder than the men in other places do, and if they are not loyal they are no good."

The paying of good wages is all right, and is a part of the treatment that goes to make men loyal, but it is not all of it; neither does the fact that you do not work your men any harder than anyone else does, fill the bill. The making of loyal men means something more than this. It means that you should treat them in such a

manner that they will take an interest in your business, and you can only do this by showing them that you appreciate whatever they do that is for your interest.

I have known people to smile when salesmen used the word "we" in speaking to customers, but I would not think a man had my interest at heart unless he was so interested in my business that he would forget to say anything else but "we" in speaking of the business to anyone. Many an employer has said: "All that my men are looking forward to is six o'clock or meal time; they don't take any interest in my business." And he thinks the fault is altogether with the men, when it is really with himself. What inducement have you held out to your men in order that they should take an interest in your business? In talking with your head salesman, do you ever say "we" when speaking of the business, or is it always the personal pronoun "I"? Do you ever defer to him in any way in regard to the business? If he has made a mistake, do you give him a blowing up before half a dozen customers, or do you take him to one side where no one will hear, and ask him how it happened? Make your men think that you are depending on them for something, and you will find that they will take an interest in your business. If you are so situated that

you can give your head man a working interest in your business, you may be able to keep him a great deal longer than you could in any other way. Any good, first-class man has it in his mind that he will some day be in business for himself, and if he has not this ambition, then he is not an extra good man.

Some employers get angry with a man who is working for them, if they find out that he is dissatisfied and is desirous of making a change. If the man mentions the fact that he has a better offer from someone else, they go to work in the wrong way by being short with him, or by meeting the other man's price. The best way for an employer to do under these circumstances is to have a good square talk with the man, and say, "Now, George," or James, as the case may be, "let us look into this business and see whether or not you are about to better yourself by this change. The wages you are receiving today are not so much to be considered as the chances for future advancement." Then you can state what you are willing to do and what the chances for advancement are, if he stays with you. If you find that he is determined to go because he feels that he can better himself, then make it pleasant for him while he stays and part with him in a friendly way. If you desire very much to keep him, you can hold up before him the

fact that it is a bad plan for a young man to change. This is an important consideration. One of the best recommendations a man can have is that he has worked for one good firm for ten years. It is better than a thousand letters of recommendation. Some employers never think to commend an employee whatever he may do, but these same employers are very apt to find fault if everything does not go as they think it should.

While it is true that most men will lose interest in their employer's business when they are scolded or found fault with for a mistake, it is equally true that they will go at their work with renewed vigor if they are commended for something that they have done. I had quite an argument with an employer once, on this very line. He took exception to my ideas and said, "I pay my men for doing their duty; if they neglect it, I am not slow to tell them what I think, and when I find no fault with them they appreciate the fact that I have nothing to kick about. My men get their pay regularly and ought to be satisfied." I asked him if he never consulted with them as to the best method of doing anything. "No," said he, "that is my business; I pay them for doing my bidding, and if they don't do it I fire them."

In theory the man was right, but in the prac-

tical working of his scheme he was decidedly wrong. I took pains to find out what this man's employees thought of him and found that each and every one of them not only despised him, but took no interest in his business. If they made a mistake they covered it up if possible; if he was in sight they tried to busy themselves about something, but if he was out of sight they did as little as possible. Every man he had, from the foreman down, was quietly looking for a more desirable position, and not one of them had been with him more than a short time. Just the opposite was the report of an employer who told me that he had found that a word of encouragement to his help was worth more than an extra dollar a week on their salary. As a further proof of the good effect of his system he showed me records of four large sales that his head man had made within three months by hunting the people up after working hours.

A kind word does not cost you a cent, but if put in the right place is liable to bring several dollars to you. Even if you do own the whole of the business, that is no reason why you should strive to impress every one with the fact. Use the "we" a little, and don't overwork the personal pronoun "I."

I once heard a man say that he had been with the firm he was then working for eight

years, and in all that time he had not had one word of praise, but had been often called down for things he had not done right. The only way this man knew he was at all appreciated was that the "old man," as he called him, had not kept any one else as long as he had him. It struck me that this was poor encouragement for any man; and although the employee in question was no doubt a good, faithful man, yet I believe he would have done better for his employer had he been given an occasional word of encouragement.

And it is well to remember that if your employees are well treated they will be better advertisers for you. I used to know a salesman who hated his employer so much that he would occasionally advise a prospective buyer to go to a competitor to buy; and when this man quit his job he took pleasure in telling his old employer the amount of trade he had lost for him.

While I admit that this was an extreme case, the moral may be applied generally. Every employer should treat his help well, for the man whom you hire is but human; he wants to retain his situation, it is true, but he will not be loyal to you if you do not treat him with consideration. In fact, a man cannot have work in his heart when he realizes that you, his em-

ployer, are more ready to condemn than to approve.

Another point that is well to heed in the handling of help is this: Keep your men at work. You may smile at this suggestion, but it is one of the best you can possibly put into practice. As to the number of men you employ, it does not make one particle of difference whether you employ one or one hundred—the principle is the same.

I know some of the objections to this that would be offered by those who have not given it much thought, but there are no objections that cannot be met. One employer may state the matter this way: "Sometimes in the store we have all we can do; at such times we want our employees to work hard; but when the work is light we are willing for them to take things easy, and rest."

I do not agree with this view. Of course there are times when the work is especially heavy, but then your men are only doing what they are paid for. When there is no business demanding immediate attention it must be indeed a model store or office that does not have something that needs looking after. I would try to keep my force down so as not to have more than was necessary to carry on the business, but what men I did have I would keep at work.

I know the theory of some is that men will work better when they are most needed if they are given some time in working hours to rest. I don't believe in this any more than the old missionary did who was said to have preached at a church on his hobby with the idea of taking up a collection for the cause he represented. When he asked if he might preach there and take up a collection to help the foreign missions, he was told that he could, and also that there would be no question but that the collection would be large, as there had been no collection taken up for over six months. The old missionary paused and said, "I hardly know whether it is worth my while to try, as a congregation which has given nothing to the Lord for six months must be awfully out of practice."

Keep your men at work, and when they are wanted to help through a rush they are in practice, and work is not a hardship to them.

Some employers have the idea that if a man has more or less time to loaf around during working hours he will be more contented with the small wages he receives. This is a mistake, and you will find that if you keep your men at work they will not only be more contented, but they will have a great deal more respect for you. Any man who was ever in the army or navy can tell you that there is the least dissension where

there is the strictest discipline; a better understanding between officers and men and more contentment on both sides. So do not let your men get out of practice as far as work is concerned, for it is bad for the men and worse for you.

CHAPTER XV

THE CLASS OF MEN TO EMPLOY

You have all heard of the preacher who said, "Do not do as I do, but do as I say," and in writing on this subject I cannot help but think of the mistakes I have made along this line. There is no man so smart but that he will make mistakes, but it is only a fool who makes the same mistake twice. I have made an abundance of mistakes, but as a rule I have avoided making the same one a second time. You cannot make any mistake in hiring help—it is when you hire a hindrance that the mistake comes in. A desirable thing is to know how to tell the two apart.

I have always found that the best class of help you can get is the one that costs you the most money, gives you the least trouble and earns you the most profit.

There is no money in cheap labor. The man who is willing to work for his board is seldom worth his board, and the man that you are obliged to watch to see that he does his work properly is more of a hindrance than a help. Some employers have an idea that they

can do better by hiring young men without experience and teaching them their way. Of course, some one has to teach the beginners, but it is an open question as to whether or not this is profitable.

The best plan is to find somebody who has already been trained in a good establishment, and is ready for a position of responsibility. In a word, secure good men, and put the burden of the detail on them.

However, when you hire help, do not expect to get perfection, because you will certainly fall short of your expectations. If you secure employees who will do what you tell them to, and do it to the best advantage, commensurate with their ability, you have gotten as near as you can to perfection in that line. The men I dislike to have around are the ones who take my instructions, and then, because they do not understand them, or because they think they can improve upon them, do the work some other way. If I make a mistake I can stand it, but when a mistake is made because someone who works for me thinks he can do it better, and thereby upsets my plans, it is hard to stand.

Among printers a man who follows copy is a jewel, and the printer who tries to correct copy is an abomination; and the same is true in any other business. The man who will do as you tell

him is worth twice or three times as much as the man who will try to improve on your ideas. You can depend on the man who will do as you tell him, or will follow copy; but the man who tries to regulate things to suit himself will generally get you into trouble.

In connection with this, I am reminded of a true story that is told of the late Mr. Lick of California, known by his connection with the Lick Observatory and the Lick House in San Francisco. The last few years of his life he spent in a very beautiful country home a few miles from San Francisco. It is said of him that he never refused work to any one who asked him for it. He was peculiar and had peculiar ways of trying a man. One day two men came to his country home and asked for work. Mr. Lick was about to start to the city, but before he went he put both of the men at work at setting out cabbage plants. He showed them how he wanted the work done, and in showing them set out a few of the plants himself, putting them in the ground with the leaves down and the roots up. As he left them, the two men looked at each other for a moment and then went to work. They had only worked a few minutes when one of the men said: "That old fool must be crazy; I am going to put these plants in as they should be." And he did. About four

o'clock Mr. Lick came home, and soon came to see how the men were getting along. He noticed that every other row was set as he had ordered, and that the alternate rows were set with the roots in the ground. Pointing to one of the latter rows he said, "Who did that?" "I did," said one of the men, with an air of pride. "Here is your money," said Mr. Lick. "I don't want a man working for me who will not do as I tell him."

As I have owned to making mistakes—and a good many different ones—I might as well say that my mistakes are my "don'ts."

Don't hire a man who talks too much, or who promises too much. Many a man has talked himself into a situation that he has worked himself out of in about the same length of time. He depended on a bluff and it did not work.

Don't hire a man who has had a dozen situations within the past five or six years. He might explain away eight or ten changes for that length of time, but twelve is above the limit.

Don't hire a man who starts in by running down the man he has just left, unless you desire to know what he will say about you when he begins to hunt for another place. There is an old saying that "A dog that will bring a bone will carry one," and with me it has never lost its force.

Never hire a man who asks how many hours you work. That man is not looking for work, he is looking for a resting place. I never knew anyone yet who inquired particularly about the hours he was required to work, who did not come in as late as he dared to, and who did not spend lots of time watching the clock and washing up on the time of the company.

Don't hire anyone who has been used to having an easy time and working eight hours a day if you are expecting plenty of work and nine hours a day. He will never be contented and will be continually looking for an easier situation. If you can find a man who has been working from ten to twelve hours a day and you only require nine hours' work, that is one point in his favor. When you are looking for good help the chances are that you will be confronted with the fact that all of the good men are working—or a great portion of them.

Don't hesitate to hire the right man wherever you find him, if you can afford it. If he is a really good man and is receiving a good salary, the chances are you cannot get him. If he is not receiving what he is worth, the man he is working for ought to lose him.

Don't hire a man who claims to know it all. Just advise that man to start into some other occupation, for when a man knows all there is

to know of one kind of business—or rather when he thinks he does—he has gotten to a point where he cannot be told, and a man who cannot be told is useless. No man ever knows all there is to know of any one business, because all kinds of business are in a line of progression.

I see some companies are putting an age limit on their employees, hiring only young men and discharging all men over a certain age. This savors too much of the union idea that a man is a man. It is not a man's age that hurts him—it is the time he stops growing intellectually; it is when he stops going ahead, and commences to live in the past, and tells how much better the horses were when he was a boy—and I have known men to get to that point at thirty. I would not put on an age limit, but I would refuse to hire men who were living in the past. I would not hire a pessimist; I would hire only men who look on the bright side of life and men who are living for today and the future.

There is one thing that makes me tired in an applicant for a situation. It is when he asks, "Is this place to be permanent?" He never had a permanent place, and never will while he is on earth, but he wants to pin you down to saying that this particular place is permanent. The chances are he has been out of a situation a month while he has been looking for a perma-

nent place. It is a pretty good plan to pass up those who demand a permanent place. The nearest I ever heard of anyone's having a permanent situation in this world was a mummy, and I have known them to lose their jobs to satisfy the curiosity of some one who wanted to find out how they were put up.

Don't hire a man who shows too plainly that he is set in his ways. He will spend the most of his time trying to bring you over to his way of thinking.

Don't put too much dependence in letters of reference. No man ever lived yet who was so mean that he could not get a written letter of recommendation. There are various reasons why an employer will write a letter of recommendation, the principal among them being that it is an easy way to get rid of an employee that he does not like and does not want to have around. If you do take any notice of letters of reference, read them carefully to see what has been left out. I saw a letter of recommendation given to a boy which read as follows:—"The bearer has been in our employ about three months. He is bright, willing and does his best to please. We let him go as we have no further use for him." The facts of this case were that the boy in question was a thief, but was so smart at it that they could not catch him. It was an

easy way to let him go and as we cannot stop people from putting some of the truth into letters of recommendation and leaving out the rest, it is just as well to read between the lines or see the writer of the letter in person. A man's intuition will help him out if he will only let it. If the still, small voice within you says, "Don't hire," it is your better judgment trying to get the best of your inclination and the chances are it will pay you to heed it.

As a rule the average letter of recommendation is not worth the paper on which it is written, and most of them neither mean nor say anything. A young man came to me to apply for a position and had a pocketful of recommendations. Out of curiosity I looked them over, and they were all as meaningless as the one I have quoted. He was persistent, and said of his own accord that he would come back in the afternoon, and in the meantime I would have time to think it over. He did come back in the afternoon, but he had what the "rounder" would call "a beautiful jag" on. I remembered then that not one of his letters said anything about the whiskey habit.

There are few men who do not have some good qualities, and if we lay stress on the good qualities we can always write a nice letter of recommendation.

I have taken up this question of letters of reference or recommendation more minutely than I otherwise would because most young business men have to find out its fallacies through experience.

If an employee has worked in a responsible position for one firm for several years and nothing has ever been said against his character or ability, he is a good man to hire, and as this is thoroughly understood among the older business men it is a good point for an employee to bear in mind. Long and faithful service in one place is the best recommendation that a man can have.

A good friend of mine who is the manager of a large business puts the matter this way: "Get the best, pay them all they are worth, and treat them as you would like to be treated."

I do not think there ever was a time when good men were as much in demand as they are now. Men of average ability are common, but a concern that only hires men of average ability will never be very successful. The head of a large manufacturing concern once put it this way: "We have twenty men on the road; if they sell a certain amount of goods each year, we make a fair profit after taking out our expenses; but if our men are a little above the average, they will sell a few thousand dollars' worth above the average limit, and out of that few thousand

dollars there is no extra expense to come; therefore it is from these extra sales that we expect to make our big profit."

The idea is right. Any man can sell at cost, or a little above, any article that cannot be found anywhere else, but the man you want is the man who can sell the same kind of goods that your competitor sells at an equal price. It takes a good salesman in these times to be able to get the preference at equal prices.

When I say a good salesman I mean a man that understands his business and is honest and willing. Strange as it may appear, the man himself is not always the best judge of his own capabilities. There are a lot of men who could fill two-thirds of the requirements but there is still a third lacking. A man may be a good salesman, and honest—both splendid things to be—and still not be willing; and a man might be willing and honest and not capable, because he is not a good salesman, or does not understand the business.

I have often heard a man say, "I am doing all I get paid for." This may be true, but it is a pretty good sign that he has reached his limit as far as salary goes.

In my observations the dishonest man is the most to be dreaded, but the unwilling one plays a close second. If a man does not know the

business, he can be taught; but if he is dishonest, or an unwilling worker, the only thing to do is to try another man. Some one may want to know what I mean by an unwilling man. I mean the man who is so particular about commencing work just on the dot or a little after; the man who watches the clock for the stroke of twelve and six; and the one, who, if he is a salesman, dodges around the first corner to avoid a man who he knows wants to talk business, if it is after working hours. The eye servant, the man who is always doing something if the boss is looking, but gets tired as soon as the boss is out of sight; the man who sees things to do, but never does them until he is told—this is the kind of man with whom good treatment does not pay; but I do not believe that this class of man is in the majority. It is safe to say that if the employer sees to it that he secures the best there is, he can treat them as he would like to be treated and make money by so doing.

The success of a general in battle depends largely upon the choosing of his officers. In the same way the success of the business man depends upon the character of his employees.

I have often seen men going along in the same position for years with seemingly no object or aim, and I have wondered at their contentment. They were men of average ability, and men of

average ability never have a high aim. If you are hiring men, try to secure those of more than average ability, for with such men you are sure of success.

CHAPTER XVI

ATTENTION TO DETAIL

A thousand books could be written on the subject of "the man who does not think;" in fact, if there were no such thing as a man who did not think, there would be but very little to write about. We have heard the expression, "He is a Napoleon of finance," or "He is the Napoleon of a certain trade," but these things are generally written by men who do not think; or, if they do think, they only think of the fact that they are handing out taffy to some one, and they expect the taffy to bring good returns.

I don't believe there ever was a Napoleon of finance, and I say this because every man, that I ever heard of, who has made a success of finance has done it by attending personally to the details of the business. Napoleon never looked after detail.

As nearly as I can find out by reading history, Napoleon was a believer in success, and to carry out his ideas he gathered about him the best he could find in the way of men to assist him. He was a director, but left the detail to others.

He never appointed his corporals, but he did choose his generals, and they were appointed because of their ability in carrying out his orders. I doubt if Napoleon had anything to do with the appointment of any one with a less title than that of general, and he made each general answer for his division. What Napoleon wanted was results, and if a captain made a mistake he did not look to that captain to know why he made the mistake, but he looked to the general in charge to know why such a man was there. The head of a large concern may make a success of his business by looking after each little detail of it—and there are thousands of cases where this has been done—but because a man has succeeded by looking after the detail of a business is no reason that this way is right; neither is it proof that he might not have done better some other way.

There are several reasons why the head of a large concern should not bother himself with the details of his business, and one of the strongest is the fact that his employees lose confidence in themselves if they are not invested with responsibility. Another reason is the weakness these same employees show, when, through sickness or death, the head of the business is taken away; they have no one to ask about the detail, and not having been accustomed to depend on

themselves, they are at a loss to know what to do.

A case in point comes to my mind, which struck me particularly at the time, for I had been personally acquainted for many years with the gentleman who was at the head of the business. He owned one of the largest retail establishments in one of the largest cities in the eastern states. He was a thorough business man; a good judge of stock and a good judge of men; he could call any man who worked for him by his first name; and he was conversant with the smallest detail of his business. He knew the standing of each customer; the cost and selling price of every article that came in or went out of his store; in fact, as I have said before, the smallest detail of the business was at his fingers' ends; and a man like this, as long as his health held out, could not help but make money.

This man failed, and his failure was a bad one. I was surprised until I found out that his health had broken down a little over a year before his business collapsed. And this, to me, explained everything. He had been obliged to leave his business in the hands of his employees and go away; and as he had never educated his employees to depend on themselves they were entirely at sea.

There are lots of business men who make a mistake in this particular—they give a man a duty to do and then are continually going over the detail of that particular work to see that it is done properly. This is bad for two reasons: it does not relieve the business man of any responsibility and does not tend to make the man self-dependent.

In Pittsburgh, a short time ago, I overheard two traveling men talking. One of them was telling the other of a letter he had just received from his house in which his house had called him down for paying seventy cents for a chair-car ride from Chicago to Milwaukee. The traveling man was explaining that one of his best customers was on the train and had been invited by him into the parlor car. It was a little courtesy that might have come from either side, but it was a short-sighted or a very unbusiness-like firm that would criticize a man for a thirty-five cent item, instead of waiting until the end of the trip to see what the results showed.

At the time of the Civil War much fault was found with General Grant by men who knew more about preaching than they did about fighting. Stories of various kinds derogatory to Grant were told to Lincoln, but he did not care to know them or hear them. He knew that Gen-

eral Grant was a success as commander of the army, and the stories did not count.

I want to state one thing here, and that is, that unless an employer gives a man some leeway he never knows what there is in him, and the man is never able to be of as much value to his employer as he otherwise might be. A general could never command 100,000 men if he were obliged to teach the manual of arms to each soldier, and no man will ever be at the head of a very large business for a great length of time if he confines himself too much to detail. I have in mind now an extensive retail business which I believe would collapse if the head should be taken away, simply because this particular head tries to attend to a great amount of the detail of the business himself. And I know other large concerns that are so well arranged that the real head and moneyed man could go to Europe for two years and on returning find that his business had not suffered by his absence.

A short time ago I sat in the office of a man who is proud of his success in business, and well may he be, for he has made a snug little fortune. While I sat there his head man came in, and the proprietor went over the mail that he had just opened and told the head man what to say in answer to each letter. If that head man ever

had any ability he certainly must have lost all of the confidence he ever had in himself. The telephone rang several times while I sat there and each time the one who answered the phone was obliged to come to the proprietor to find out what answer to give. It made me smile. He told me in confidence that his business was so extensive that he could not get away from it, and he really thinks so, but he never was more mistaken in his life. It is not the size of his business that keeps him tied to it, it is his lack of management. He is drilling his soldiers instead of planning his battles.

One of the proofs of a man's business ability is his ability to make his employees share his responsibilities. A man may build up quite a business and hold it together a long time by looking after all of the details himself, but it will wear him out after a time and the business will have to be rearranged.

There is another point about making your men depend on themselves, and it is that by carrying out this plan you can secure the best of help. A first-class man will not work for a proprietor who does not trust his employees with any of the details of the business, if he can find another situation.

The success or failure of any business depends as much on the employees as it does on

the employer. This may seem a bold statement, but it is a true one. It may be a statement at which some employers will smile, but the man who smiles at it will be of the self-opinionated class, who considers that he alone is "it."

Nearly every large business had a very small beginning, and the man who started it knew every detail of his business for the first year, and perhaps for the first five or ten years; but there comes a time in the business life of every man who makes a success, when the business becomes too large for all of the details to pass through one brain. This is the history of business that has been; and this will be the history of business that is being started today.

When a business has reached the place where one man cannot attend to all of the details, it has reached a critical point, and for further success the man who owns the business must prove himself equal to the changed conditions. If he hires some one to assist him and at the same time clings to all of the details of the business himself, he is not equal to the changed conditions. He should hire some one who will take one or two of the departments off his hands, and take with them the detail and the responsibility that belong to them. He must do this for two reasons: one is, he must be relieved of

some of the detail, because too much of this kind of work will shorten his life, and also for the reason that, in order to make his hired man of real value to him, he must put upon him some responsibility. If your hired man has no responsibility he soon becomes a machine that only works when you turn on the power; and you are obliged to stand by and stop him when he starts off in the wrong direction. It is not supposed that you are to hire the first man that comes along and give him charge of a certain part of your business and then forget him. You must give the man you hire the responsibility, but until you are satisfied that he is worthy of it you must be ready at all times to take the helm in his department, yet at the same time make him think that he is being depended upon wholly.

As the business increases, a head will be needed for some other department, and, later still, another, until you have surrounded yourself with a corps of lieutenants of which you are the commander-in-chief. If you have been successful in the selection of good men, you have your business now in the best possible shape for its success and your enjoyment. I say enjoyment, for no business man cares to leave the business he has built up from nothing altogether to others. The business comes too near being a part of his own life. After a time, however, if it all

runs along smoothly, he finds that he needs a change of scene, and if his business has been led up to the proper condition, he can deputize some one of the many heads of departments to take the helm, and then leave with the feeling that all will be well when he returns.

It may be that your business will never grow to the proportions of the one portrayed here, but the principle is the same; or, to put it in other words, the same plan should be used with a small business. This may be hard to understand, for you may consider that your business is not extensive enough to support a head of any one department other than yourself, who give general attention to everything. You may think that you cannot afford to secure the services of a man who is capable of becoming the head of any particular department, but that you must hire some cheap man, and yourself look after the details in the future as you have in the past. There is another point that comes in here: Some of the best business men in the country, in fact, the majority of them, have come from the small towns in the country or from the farms. Why not secure the services of one of these business men in embryo and let him help you? More successful business men have come direct from the country or village schoolhouse than from the colleges; and it will continue to be so until the

college professor teaches his students the difference between theory and practice; or until boys are sent to college because they have natural ability instead of because their fathers have the price.

One of the best business men that I know has worked on this plan of providing himself with first-class help and within the past five years he has left his successful business to others, and visited Europe, the West Indies, and many of the principal points of interest in the United States. He says his business has not suffered; and to say it had would be to say that he is a better business man than he can hire. I think, myself, that his business may have suffered somewhat, but if it is not perceptible to him it certainly must have been handled well.

It is almost every man's idea to put his affairs on a large basis, since he knows that a small business will only make him a little more than a living, while it takes a large one to make much money; and he realizes that the latter can make more money comparatively, because, for one thing, it can be run more economically; and, for another, when a business is large enough to have several departments, a specialist can be placed over each department—and today is the day of specialists.

It always seems a pity to me when a man will

make a slave of himself for his business, and it is especially a pity when there is any part of his business that is not paying. I have always believed that the man at the head of a business of any size could make more money for himself and do more towards building up his business if he would arrange matters so that the detail could be taken care of by some one else. You may not get the right man the first time, but that man is to be had, and when you do get him you will be on the right track, and he will relieve you of a great deal of this burning the candle at both ends.

The successful business man, who has piled up his millions in manufacturing or commercial lines, will give full credit to his assistants, for without them he realizes he could not have succeeded. The best salaries today are paid by the most successful men, and that is why these employers are successful. It is very seldom that we hear of the heads of the departments of the millionaire merchants and manufacturers leaving their old employers and going into business for themselves. The reason is that these men are paid salaries which amount to more than a good many of the small manufacturers and merchants receive in the profits of their business, without the responsibilities and trials which fall to the lot of the man in business for

himself. Financial worry is something which they are not obliged to bother with at all.

The financial part of a small business is a great many times the thing which causes the merchant and manufacturer to become prematurely old.

In looking about me for data on this subject, I am surprised to find how the facts stand out—these facts which I have already stated.

The successful man does not change help often; he keeps his men for years; they become a part of his business, and he does not pay them in promises. Some of the most successful men in business have been those who gave their managers working interests. I remember writing up an employer not so long ago, who gave his department managers a percentage of the business profits, and he paid them out of the poorest accounts which each manager had accepted. This man told me that he had one man working for him who came to him a poor man, who today is worth $50,000.

The proprietor himself has never lost a dollar by any of his departments, and this is another case which proves my point of the necessity of the employer being loyal to his employees.

There is many an employer who thinks he will do better by his employees. He tells them so, and gets them more interested in his busi-

ness; but if he does not do that which he promises, and fails to fulfil his promise to the letter, he lessens the worth of the employee to whom he has made the promise.

I have never had much use for an employer who feeds his men on promises, or anything else that isn't legal tender at the grocery store. An employee who is receiving a good salary and good treatment will think a long time before he will take the knowledge which he has gleaned and which is his principal capital and go out to become a competitor of his former employer. But the man who has been fed on promises, and who has been mistreated, is pretty apt to make the trial the first chance he can get. He may not make a success; he may go to the wall in his maiden effort; but he certainly has been an injury to the firm that has educated him.

All such attempts, however, do not fail. Some of the most successful men in the various lines of business have been men, who, in their former position in the same line, were helping to build up the business and were necessary to it, but who were underpaid and who were treated more as menials than as men. They realized that they were not getting the consideration, either financially or morally, that they should receive, and they have started for themselves and have been successful in their business lives. And in almost

every case one of the reasons why they have been successful has been the fact that they knew how to appreciate good help.

I will point to one more reason and it is the most important one of all. The detail in a man's business is what wears him out and sends him to a sick bed or to an early grave. A man who has executive ability is not usually the man who has ability in detail work. If you have a good business you should be the executive, or the pilot, if you wish to term it that way,—you can hire brain and muscle, you can hire common sailors,—men to weigh anchor and set the sails —and in anything but an unusual storm you can hire a man to take the wheel and steer your business craft, if need be, while you take a little comfort in life. This, of course, after you have held the helm long enough to have gotten all parts of the business ship in perfect working order. No active, energetic man should drop entirely out of business, because his comfort and happiness are dependent more or less on something of this kind; but no man should be a slave to his business, and the time is coming when the man who is a slave will not be considered successful.

Another thing, if a man is taken sick and knows that every detail of his business depends

entirely on himself, what chances are there for him to get well?

A Chicago man died not long ago, and as he lay on his dying bed he put aside the command of his doctor and went to the telephone each day as long as he could drag himself to it. He had the idea in his head that the business could not run without him. He worried and died. Since then I have heard that the surviving partners are putting in new improvements and are intending to increase their business. It is a pity that men so overrate their importance in this world.

CHAPTER XVII

EXECUTIVE ABILITY NECESSARY

"Because" is supposed to be a woman's reason, but I find that there are lots of men who have been doing things for years for no better reason than that "because" of a woman. It is a pretty good rule to make, that, whatever is done, there be some reason for doing it, and the reason be good and sufficient. I have known men, and hundreds of them, who voted with one party all of their lives for no other reason than that their fathers voted that way, and these men would vote for his Satanic Majesty if that gentleman's name happened to head the ticket that they were in the habit of voting.

I could point to dozens of cases which I have known about, all going to show that there are thousands of men who do not stop to look for a reason for what they were doing. I heard a man once say that one of the hardest things to do is to make people think. This seemed a strange remark to me, but it is true; and if we did more thinking we would be better men, both in our social lives and in business.

I often wonder if the business men of the country are doing any thinking in regard to the advanced business methods, or if all that they know they have to learn by experience. The man may be pretty smart who does not allow himself to get burned the second time by the same process, but how much farther advanced is the man who can profit by some other fellow's burning.

It is one of the strange features of human experience that man does not as a rule benefit by the mistakes or success of others. This idea has caused me hours of study, but I cannot blame men in general, for the reason that I am inclined to the same fault myself. It seems to be one of the faults of business men, or men when they start into business, to go into it more with one prominent idea before them than an idea of how a general business should be conducted. To explain myself more fully, I will relate two cases in point.

The first one who comes to my mind is a man who was for a long time a bookkeeper, and his idea was that the most necessary thing to do was to keep a clean and correct set of books. The next point of interest to him was the collections. When he was keeping books for another firm he could never get hold of a collector that would do as he thought he should, for somehow he

could not see why every man should not pay his bills by the tenth of each month, which was the day he had been in the habit of paying all of the bills for the old firm. He had an idea that the store ought to look neat, but could not see the necessity of spending much time on it. Buying good stock would interest him some, but when it came to selling he was an utter failure. If a customer seemed for one instant to doubt his word he was out of sorts immediately, and the chances were ten to one that he would make an enemy instead of a customer of the man who bantered him. He made a failure of business because he was more of a bookkeeper than a salesman.

Another case comes to my mind—this time of a salesman who started in for himself. He was a good salesman, and his hobby was a well kept store. Bookkeeping to him was a necessary evil, which was given too much attention. Another part of the business which he had never paid any attention to was collections, therefore with all his good qualities as a salesman he was starting out on a bad plan, although he did not know it. He hardly missed a sale and had plenty of men in the store to keep things looking neat. He did his bookkeeping at night, and tried to make his collections when the customers came to the store. He always thought collections had been

crowded too closely by the old firm, but it was not long before he found that although he had the best trade of anyone in town he needed more capital to carry on his business. He was a good fellow and honest, but when he came to selecting a partner he made the mistake of taking a man whose description would answer for his own as far as business ability was concerned.

With the few thousand dollars brought in by this partner a new impetus was given to the business, but as it was carried on after the same plan as at first, it was only a matter of a short time until the firm was in as bad shape as before the partner was admitted. Extensions were asked for, and with the showing the firm could give were obtained. All this time few bad accounts were conceded to be on the books, so the general impression that went to the creditors was that the firm was all right, but collections were a little slow, which might be said of many another concern.

After the firm had been in business about five years some of the creditors got tired of continual extensions and called for a statement. By some of the other creditors this was thought unnecessary, as, they reasoned, these men were hard workers, good salesmen, and attended strictly to business. A statement was taken from the books by the young man who pretended

to keep them, but it only showed that more investigation was necessary. Other creditors were interested, and an expert was set to work at the books and the accounts. The result of the expert's investigation was that this firm of honest, hardworking men had been insolvent for four years, or from one year after the time when the partner was admitted.

I have often heard it remarked that a certain man had gone into a business which he knew nothing of, and for that reason could not succeed. I have also heard the remark: "I wonder how So-and-So has done so well in the business when he knew nothing of it." I may have made these remarks myself, but don't think I ever will again, for I am sure I understand these points better than I did. My observation has taught me that a man is more liable to be successful if he has a general knowledge of business than if he knows thoroughly any one department of the business he proposes to follow. The bookkeeper and the two salesmen already spoken of would have helped to make someone else rich, but their lack of general business requirements made them complete failures.

What a man most needs for success in business is to get the proper men for the heads of the different departments. He must be an executive himself, and know men. If he is trying

to handle a large business it is easy enough for him to hire first-class salesmen, foremen, bookkeepers, and, in fact, all the necessary help needed to run it. The principle holds true for the man of small business; and if he has the ability spoken of, it will not take him long to see what it is necessary for him to study.

I knew an old negro bootblack in Omaha, Nebraska, who saved his money and started a barber shop. He blacked boots and made change, had six chairs and made a success of business. This was a lesson to me. Suppose after he had secured his shop he had taken the head chair himself; do you think he would have shown good sense? But if he had, he would have done what many a man has done when he started in business. He may have been a good salesman for someone else, or perhaps a good bookkeeper; but when he decides to enter business he hires a boy to do the selling, and enters the field himself as a full-fledged buyer, bookkeeper and general business manager.

Several years ago I knew a restaurant keeper in Boston who was successful; but he conceived the idea that he would like to own and manipulate a first-class drug store, so he sold his restaurant and started on one of the best corners on Tremont street. He hired a prescription clerk who was a graduate of a school of phar-

macy, and who also had had a good deal of experience. With the help of the clerk and a brother who was a doctor the stock was bought, and today, after years of trial, he is well fixed in this world's goods and has one of the best paying drug stores in the city. His success is due to his good business ability and not to his knowledge of drugs. It is no wonder that so many make a failure of business, and I think the reason is in many cases through lack of business ability rather than lack of knowledge of the details.

CHAPTER XVIII

GIVE YOUR BUSINESS THE PREFERENCE

Do I hear some one say as he reads the above title, "That is queer advice to give to a business man?" It may be strange advice or appear so to some, but I know by observation that it is not altogether out of place.

When in a banking house once I saw and heard something that suggested this article. I was there to see the cashier, and as he was busily engaged in talking to a gentleman, and as others were waiting ahead of me, I dropped back and naturally listened to the conversation. I should not have been so rude, perhaps, but having noticed the young cashier before and thinking him very young for so responsible a position, the thought occurred to me that I would like to hear him talk stocks and bonds, or know how he handled a customer who wanted to borrow large sums at short rates. The first remark I heard him make startled me; it was, "She's a clipper, and if you can mate her I would like to have you do it."

I looked at the gentleman he was talking with,

and noticed that he was a typical horseman, and as he talked he showed he was well up in horse lore and horsy expressions; but he had no edge on the banker, and horse talk, much of which would have been lost on a novice, was given back and forth with an easy grace from both sides. I waited until the cashier was called to the telephone, caught him as he was coming back, asked the question I wanted to, and was turned over to a boy with whom I completed my business, while the cashier went back to his horse dealer to resume his conversation, which at this time referred to special favorites on the race track. The men who were waiting to talk bank business to the cashier were still waiting when I went out.

I have heard it remarked that almost every man thinks he knows a good deal about a horse, and that most men like to talk horse, but I have my opinion of a man who talks horse when he ought to be talking discounts. If I were doing a heavy banking business I don't believe I would care to let that cashier handle it. I like a good horse myself, and am no exception to the general rule, for I think I know something about one; at the same time, if I were running a bank I would devote the short banking hours to banking and take the rest of the day for horses; and if I were a business man I would have my copy

of the Horseman at home, and my copy of a trade paper on my desk.

People might be divided into two classes in this country—the rainbow-chasers and the faddists. The rainbow-chaser is the one who is always finding some new religion or new way of getting through life that is different from anything anybody else ever heard of. The faddist derives his amusement from different things. There is the yachtsman, the golfer, the oarsman and dozens of other things that do not come to me at the present time. Then there is the collector—the man who collects anything from cigar bands to old shoes.

I know of one old fellow of sixty-five who has to work for a living; and all of his spare time, and more money than he can spare, is spent in collecting canceled postage stamps. I thought when a person had one postage stamp of each kind that there was nothing more to it, but when one hears this old fellow talk about shades, tints and watermarks it is easily seen that there is hardly any end to the possibilities of the postage stamp fad.

There are very few men without some kind of a hobby, and, for one, I think it a good thing, but you should give your preference to your business and let your hobby occupy your leisure hours, for then it takes your mind off your busi-

ness and is a source of rest and comfort. An old customer of mine, when I was on the road selling lumber, lost an occasional customer by always talking temperance; it was his hobby, and he lost no opportunity to parade it before everybody he talked to. He imagined he was doing lots of good to his fellow man; but he went broke himself, a victim to his own hobby, while his competitor, who was just as much of a temperance man, secured the cream of the trade by giving his own business the preference.

As I think over my acquaintances in business I don't know of anyone who is not more or less given to hobbies. Sometimes it is horses, and if not horses, dogs or cows, it is liable to be canceled stamps, flowers, guns, a garden, chickens, or one of a thousand other things that answer to divert the mind; and with them all there is only one danger,—that they may not always give their business the preference.

Sometimes a man makes a bad failure because he gives the preference to some business other than his own. The great trouble with people in times of plenty is not so much that they invest their surplus money in more business, as that they invest it in other business—business that they know nothing about.

It seems to be the general opinion among business men that some other business shows a

larger margin of profit than the one they are engaged in. This being the case it is quite easy for a good talker to lead a lumberman off into cattle-raising or mining; or to lead a dry goods merchant into the saw-mill business or to running a newspaper. Occasionally a grocer is induced to take stock in a theatre. The promoter can always point to numberless men who have succeeded in amassing a fortune in any one of these lines; and this, according to his ideas, is proof positive that anyone who takes hold of this particular scheme can make all kinds of money. Often the promoter's schemes will win out in catching the man with money, when an honest deal will pass on with no takers.

A well known Chicago lumberman who had made a large fortune in lumber and thought he saw more money in something else, built a town in one state and ran a cattle ranch in another. He sacrificed his lumber business to the two outside interests, and then lost the whole. This is the rule when a man goes into side issues, and it is the exception when he gets rich on a side issue, the same as it is when a man gets struck by lightning—it doesn't happen often. The chances are about ten to one in your favor if you keep your money in your own line of business, instead of putting it into something you know nothing about.

I am more of an optimist than a pessimist; at the same time I hope I am not so much of an optimist that I cannot see when the time comes to shorten sail. I have met hundreds of men who are always hard up, and who, at the same time, seem to do a good business. They are the men who take "flyers," as they call them; sometimes it is the board of trade, sometimes it is the races, and perhaps it is oftener a legitimate business in some other line than their own, but which needs all the spare money they have, and it must be put in to save what has gone before.

Stick to your own line of business with your extra money. You know when some outsider buys an interest in your line of business expecting to get rich quick, you call him a fool. Is it not the same when you go out of your line for the same purpose?

CHAPTER XIX

KICKERS

Having written a great many things for the retail dealer, keeping always in mind his interest and the forwarding of his chances of money making, I feel at liberty to say a word for the other fellow. I can do this with greater relish, as there is with it the assurance that by writing what I have now in mind it will assist the retail dealer equally.

The subject of my thoughts is the retailer who does his selling at retail and does his kicking at wholesale. Of course, there are times when the retailer has good reason to kick; but when he does kick he should do it in the right way. It must be remembered that neither the wholesaler's shipping clerk nor the retailer's receiving clerk is infallible; usually it is about a stand off between the two. If the wholesaler's man has more experience the retailer's man takes the more time and usually has a chance to verify his figures after the invoice has been checked up.

A well-regulated wholesale firm is not apt to have much variation in the quality of each grade

of goods; and if the retailer does not like the goods he is receiving from his wholesaler he had better withdraw his trade from that particular concern and confine his orders to those whose shipments please him.

No one need be told that there are unreasonable as well as unprincipled kickers among the retailers. It could not be possible that there are only honest and fair-minded men in any business. The wholesaler, however, who hears all kicks with the same ears, finds it hard at times to discriminate between the true and the false, and unless the proper methods are used by the retailer, although he be honest, he may be classified wrongly by the wholesaler.

There are several classes of kickers; among them are the new dealers, who kick because they are fresh; the man who has an honest grievance; the thoroughly dishonest man, and the man who finds he can buy cheaper.

The new dealer will soon wear off the freshness and join one of the other classes, or perhaps he may come out from among the kickers and join a class that never kick. This is a small class, and is mostly composed of the dealers who stick pretty close to one wholesale house for each class of goods they buy. They are not the class I should train with, however, if I were a retail dealer, as I believe in the honest kicker

who kicks only when he has a "kick coming," and does it in a way that makes the wholesaler have more faith in him than he did before.

How can that be done? That depends altogether on the case in point. If you buy your goods in carload lots it is necessary to remember that all cars that are not unloaded promptly are subject to demurrage charges. Therefore, if you cannot reach the wholesaler or his representative at once the car should be unloaded to save an accumulating expense to him. The wires can often be used to good advantage, you refusing the car in that way, and the wholesaler asking you to unload or let it alone as the case may be. If you do unload it and find it is not what you bought, do not use any of it; first, because it is not fair to the wholesaler, and next, because you make yourself liable for the payment of the bill at the invoice price. If you know your wholesaler well you can often put aside the goods that you object to, to show him, and use the rest; but it is just as well to have an understanding with him first.

Next comes the man who is thoroughly dishonest. This man is a kicker for gain. He has his own standard of quality, and whoever he buys of, or whatever he pays, the goods must come up to this standard. Often when he buys a consignment of goods he will write that the

order has arrived but is refused, and is subject to the order of the shipper. Rather than incur the extra expense of storage or shipping back, the wholesaler will make a special price, and after writing letters back and forth for a month or more the buyer perhaps gets the goods at about twenty-five per cent off the price he was to have paid in the first place.

This trick is practiced more frequently in connection with express C. O. D. consignments than in any other way, perhaps. Years ago it used to be done more commonly than now, and with large orders, such as carload lots, but the man who was given to these practices was more easily found out by the wholesalers than the man who uses them in receiving smaller orders.

It is superfluous to say that the retailer gains nothing in this way. Associations among the wholesalers have brought them into a better understanding with each other and with the trade. The result is, the thief among the retailers plays at a losing game, for as soon as he is spotted no reputable firm will sell him, unless it is the one he has selected to deal square with, for he is obliged to have some one concern where he can get the goods he must have, as he cannot always find easy marks enough to supply his wants.

Perhaps the kicker who does more to make the wholesaler lose confidence in human nature

than any other is the canceling kicker—he who makes a straight contract for a heavy consignment, and then, finding he can save a little by buying elsewhere, cancels his first contract, disregarding the fact that the shipper may have gone to some expense in getting ready for the shipment or in loading it. This same canceling buyer does not hesitate to threaten suit if he buys just before an advance and the wholesaler tries to beg off.

I am glad to say that these different classes of kickers are growing less each year, with the exception of the honest kicker, who kicks for his honest dues and no more. The reason for this is partly the retail dealers' associations, and partly because the kicker in the long run gets the worst of it.

Whatever there is left of unreasonable kicking should cease; first, because it is not honest, and last but not least, because it does not pay. The kicker is known to the traveling man, and is handled accordingly. The traveling man knows if he sells him he must put all the safeguards possible around his trade, and when he has a good thing to give to some customer the kicker is never selected as the one to get the first or the best chance at it. There are dishonest men on both sides of the fence—in other words, both among the wholesalers and the retailers—but it

is not best for either side to come to hasty conclusions; and until you are sure, it is better to give the man in question the benefit of the doubt.

CHAPTER XX

TRADING STAMPS

My attention has been called to some signs in a number of store windows which read, "We give trading stamps." I puzzled my head about this for some time, but came to no conclusion as to what it meant. Next my eye caught another sign, "We do not give trading stamps." Then I knew it was a disputed proposition. I next noticed a puff in one of the papers about some firm that was at the head of a trading stamp business. This set me to thinking that it must be a scheme with money back of it, and I straightway set about looking it up.

There are two ways to look at the trading stamp business. One way is to look at it through the eyes of the company, and the other way is to look at it through the eyes of the fellow who does not take any stock in the scheme—for it is a scheme; and if it has not already struck your town it is on the way there and will be with you very soon.

The manager's explanation is as follows: "This is one of the greatest schemes that has

ever been introduced to the public to make business boom. It increases the trade of the merchant who uses the system and is a sure winner. Oh, about the system? Yes; you see, we furnish the stamps to our subscribers at their face value, all one cent stamps; and when the merchant makes a sale he gives a one cent stamp for each ten cents that is paid to him by the customer. We furnish, free of charge, a stamp book to every customer who desires one. These stamp books have the names of all our subscribers in them, printed under the heads of the business they are engaged in. Each has blank spaces for 990 stamps.

"The customer, if he wants to get his money's worth, trades only at stores where trading stamps are given. After his book is full he can come to our store and, delivering it to us, get ten dollars' worth of goods such as you see here, which comprise goods both useful and ornamental. We have hundreds of valuable and useful premiums, and if you select an article worth more than ten dollars you can wait until you have gotten together the value in stamps. We give for premiums, books, lamps, paintings, cameras, furniture, musical instruments, silverware, bicycles, etc. You really get them for nothing, and the merchant is ahead because he secures more trade and can afford to sell

cheaper. The merchant may not always give you stamps unless you ask for them, but that is the customer's lookout. We mutually benefit the buyer and the seller, and we can deal with the leading merchants of a city, only. In one or two months the buyer for a family will have a stamp book filled; then he can get a splendid premium. It is one of those schemes that catch coming and going."

I called on the man who gave trading stamps. In answer to my question he said that he did give them, but he did not enthuse very much over the system. The man who gave me the most information was the fellow who had a sign in his window which read, "We do not give trading stamps."

Walking up to the proprietor I said, "Do you give trading stamps?"

"Say, did you see that sign in this window?" he answered.

I told him that I did, but thought perhaps he had forgotten to take it down; that my principal business in his store was to find out something about the trading stamp from the man who did not believe in them. I had struck the right chord, for only a few days before he had been importuned to join the ranks of the trading stamp people, and he was well posted.

"The trading stamp scheme," he said, "is a

fraud and a humbug. Just look into the matter and you will see it as I do. Suppose every store in this city dealt in trading stamps; then every one of us would be paying to the company ten per cent of all the money we took in. Now, the close margin on which goods are sold today will not admit of ten per cent being given away, so we would be obliged to add ten per cent to our selling price and the dear public would be obliged to suffer. The only ones who would benefit by this would be those who get up the scheme, and, as near as I can see, they are doing quite well now. It is only the cheaper grade of stores, as a rule, that have gone into the scheme; and, I am sorry to say, it is the people who can least afford it who patronize these stores. There are lots of people who want to be humbugged, and there are plenty to undertake the job."

I had found out all that was necessary for me to know about the scheme, and, having heard both sides, I could take my choice. As far back as will encompass the memory of any living man, some scheme has been sprung each year to provide the originator of it money without labor, and it struck me that here was a good point to judge these schemes from, namely, who pays the schemer? Trace them back, and you will find that the consumer pays the bill.

Advertising is all right as long as the dealer

tells you what he has to sell and gives you to understand that he makes a profit, but look out for the man who says that he is willing to give you something for nothing.

CHAPTER XXI

"PLEASE DO NOT SMOKE IN THIS OFFICE"

I found the above sentence cheaply framed in a poorly appointed office in a small town in Nebraska. It made something of an impression on me, and being in the office of a retail lumberman I was very much interested to know why it should have been posted up. The yard was owned and operated by a father and son. Neither of them being smokers, they could not see the need of anyone else's smoking; undoubtedly the smell of cigar smoke did not agree with their olfactories. As I am not a smoker it might naturally be supposed that I agreed with their idea in posting this sign, but I did not; and the more I think it over the more I am satisfied that the sign was a piece of poor business policy.

There is nothing worse to me in that particular line than a room or office that has been shut up after having been filled with tobacco smoke. I like my surroundings pleasant and comfortable, as well as anyone, and where I live I propose to have things as I wish; but when it comes to business I look upon a thing of this kind in a very different light.

In the first place, what are you in business for? You set up a business, open an office, furnish it with a few chairs and a desk, and ask people to come and trade with you. A good customer comes in and is confronted with the sign, "Please do not smoke in this office." This man is perhaps a confirmed smoker; he looks about the office and finds it a cheap affair at best; the floor is none too clean and the walls have neither paint nor paper. I say this because the description carries out the condition of the office I have reference to. The chances are that this customer, who loves a good cigar and nearly always has one in his mouth, will take that sign as a personal affront, make an excuse about not being ready to buy just yet, and go over to a competitor.

Now let us suppose that your competitor takes the exactly opposite tack with this man; he knows him, knows that he loves a good cigar; and when the latter comes in he meets him with outstretched hand, does not talk business with him from the jump, but invites him to sit down, and talks about other things, and inadvertently he brings out of his desk or pocket a particularly fine cigar and hands it to this prospective customer.

Which treatment do you suppose will act best? You cannot always buy a customer with a cigar,

but you can touch him on his weak point, and it depends altogether on how you touch him as to whether you repulse or win him; you are after customers and you must cater to them. There would be just as much sense for a man to have in his office another framed sign which told his customers to go out and wipe their feet, and another, "We do not allow swearing," and so on. We do often, in an office, see the sign, "Do not swear." Put in that way no one can take offense at it, but to put it in with a lot of other signs would only help along bad feelings.

In order to get trade there is more than one thing to be thought of. First, you must be courteous to your customer; you must be willing to show him your goods and you must have the goods he needs. A good salesman goes as far as he can in remembering faces and names, as it always pleases a customer to be called by name, and to be recognized on sight, whether in your office or on the street.

Something has recently brought to my mind the reason the department stores in the large cities have advanced with such rapid strides in the past few years; it is undoubtedly their business policy. I have my doubts as to their being able to sell much cheaper than an individual concern can, and that they do not do this unless they sell some of their goods below cost as an

advertisement. Their business policy seems to be to have what people want, and at a price that will fit the people's purse. Go into a department store and ask for a certain article; you will be shown first the cheapest thing they have in that line, and if it does not suit you they will give you something better, and they will keep on showing you until they have reached the highest priced goods carried by the store. You feel at home because the goods are within your reach as far as price is concerned, and the chances are that you buy something better than the first shown.

My experience has been that if you go for the same article to a smaller store you first are presented with the highest priced article in that line. You ask if there isn't something cheaper.

"Oh, yes," the answer will be, "we have something cheaper, but we thought you wanted a good article," and every time you ask for a cheaper article you are argued with by a six-dollar-a-week clerk as to what gentlemen wear.

I do not know how it is with people in general, but I get tired of a thing of that kind, and when I buy anything, I buy what I want and at the price I want it; therefore the department store catches me even though I do have to wait for my change and packages.

It is the same in all kinds of business. Keep

as near as you can what the customer wants, and if he wants a cheaper grade than you think he ought to take, do not be arrogant in your assertion and pretend to know it all. You can express your ideas about it, but in such a way that he will not take offense. Remember your first duty is to make your customer believe in you, and I do not believe it can be done by your telling a man he shall not smoke in your office.

CHAPTER XXII

SUPERSTITION AND LUCK

Do not squint at this heading and say, "It does not hit me," for the chances are that you are the very man I am writing about. As hard as I have tried to keep superstition out of my own make-up, I find some of it still remains. Many people are ashamed of what superstition is in them, but I am not, for I have done my best to eradicate it. It is no mark of sloth, for some of the brighest of our money-makers are the most given to superstitions.

Following the sea for a livelihood in my younger days, I was thrown in with the most superstitious element. One of the strong superstitions was that no voyage should be begun on Friday; no work should be begun on Friday; in fact, Friday was an unlucky day, the approach of which was looked upon with more or less fear, and the departure of which was the signal for a long-drawn breath of relief. This superstition troubled me. I felt that it was nonsense, or worse than that, and I would not submit to the feeling. Deciding that I would make

trial of the Friday superstition I began starting every new venture on Friday, and working for its success. The result has been that even to this day I feel that every new venture must be begun on Friday to insure its success. Now I know that the day of starting makes no difference, but that the amount of energy put into the work before you, does decide the question of success or failure. And still I will own that I am not free from superstition.

I met a successful business man a short time ago who will not employ a man who has been unsuccessful in business; it is a superstition with him, and I believe a foolish one. I know of another man who is just as successful in a business way who prefers to employ men who have been in the business for themselves and have been obliged to give up. His argument is that it is only generals in business who succeed in large undertakings; he says that almost any man who has been in business and made a failure has some particular branch in which he excels, and that they make the best heads of departments and are the greatest helps to his success. This is another form of superstition, but I believe it has more claim to merit than the first. Most men have made failures before success was attained, and those who have not have made failures after success; but these failures are not

counted against them, because they had money enough left to keep their losses from the eyes of the world at large.

Superstition is a relic of barbarism, and should be eliminated as much as possible from the nature of us all. I have known a drain pipe dealer to say of a man who always came in at the back gate when coming to his yard, "That man is a sneak and will beat me if I don't look out." It was possibly handier for the customer to use the rear gate, but that counted for nothing; the dealer was superstitious of any one who did not either come to the office first, or walk straight when he passed the office window.

Many people get the study of human nature and superstition mixed. A man may have studied human nature until he can decide quite correctly at a glance, and still he gives the idea so little thought that if you should ask him why he decided so, his answer would give you to understand that his conclusions were drawn more from superstition and intuition than from knowledge of human nature. A dealer once called my attention to a customer, who, he said, always carried his hands in his pockets, and he remarked, "When I see a man like that I steer clear of him; he is unlucky." I asked him if it would not be better to say that the pocket act was a sign of laziness and that there were good

and sufficient reasons for the bad luck that he laid to superstition.

There are lots of excuses for the man who does not succeed, if you will let him tell them, but the man who does succeed points first to his accumulations and then to his head, and says nothing. Many unsuccessful men will tell you that luck is against them, but what luck is I have never yet been able to find out. Should any one ask for my opinion I would be obliged to say that, according to my best judgment, luck is an imaginative something, born in the brain of the man who does not succeed in business. This applies as well to good luck as to bad, for what this man calls good luck in his successful competitor, is named by the successful man ability. When you find a man who is continually telling you that luck is against him, he is the man for you to have little to do with; not for the reason that he has not succeeded, but because he calls it luck and is looking for reverses instead of successes. The chances are that luck will always be against him in all of his undertakings.

The man who has made a dozen failures and has at last succeeded is more to be envied than the man who succeeded in his first venture, or, as the saying is, "struck pay dirt the first clip." The reason is that the man who has made a dozen failures has a store of experience that is

a fortune in itself, while the man who succeeded in his first venture is usually puffed up with his own importance, and if he ever does go to the wall, has no experience to fall back upon.

The late Henry W. Grady, the sound of whose name sends a patriotic thrill through every American, both north and south, was a failure in every business enterprise he undertook, until he succeeded in borrowing money enough to buy into a business large enough to fit his ability. And yet I doubt if Mr. Grady ever forgot himself so far as to say, when he saw his numerous enterprises totter and fall, that luck was against him.

The trouble does not seem to be so much with the men as with their inability to get into the right position in life. A man might make a failure if he undertook to run a peanut stand, who would make a grand success with a saw-mill or a department store; and I have seen some who were occupying their attention with more ambitious ventures in the business world who would be much more at home and stand much better chances of success running a peanut stand.

If a man goes into an orchard at the right time of the year he can gather ripe fruit; and he may say, "I'm in luck to happen along here just at this time." This same man may, acting as

blindly as he did when he stumbled into the orchard, start into business; and, the conditions being favorable, succeed even without any knowledge of the business or any system in his work. He does not credit this to luck, however, but to good judgment and business ability.

CHAPTER XXIII

MISSED HIS CALLING

How often have you met a man in business who, you are satisfied, has missed his calling from the start? To this are due many of the failures and wretched lives. I would not make the assertion that a man who misses his calling always makes a failure, for this would not be true; but he may have missed his calling, just the same, and had he found his proper place in life would have either made more of a financial success or have taken greater enjoyment from life. In looking at these things in their proper light it is not best, nor right, to look at life as though man's chief aim were to collect money for some one else to fight over after he is through with the things of this earth, for that is far from right. There is something besides money worth looking after. The man who has no other object in life than to accumulate money has missed the greater part of his chances. There is many a man with his millions today who has found, now that he has collected them, that there is no pleasure in life for him except such as he can

get by collecting more. His money cannot buy him what is often found in the humblest cottage —contentment.

But I must not wander from my subject of the man who has missed his calling. There are thousands of them in business; and for my illustrations I will not go outside of my own acquaintances. As I sit and think for a moment they come up before me in droves, and I hardly know where to begin.

I will start, however, with one of my best friends, who was at one time associated with a large and rich firm. How much of an interest he had I do not know, but he was manager of the manufacturing part of the business, and was an untiring worker, both faithful and honest. When he said a thing every one who knew him would swear by it. I have been to see him at his home, which to me seemed a beautiful Christian one. But he had one fault that spoiled him for any business. He believed everyone else was as honest as he was, and when it was forced upon him that someone had used him shamefully, he was shocked, and it came upon him like a thunderbolt; but before he was through talking about it, he would begin to make excuses for the man and would not allow himself to believe that he had intentionally wronged him. He would then put it from his mind, pocket his loss, and

perhaps be shocked just as badly again the next day. As a natural consequence, he was frozen out of the firm, and as he stuck to the same business he has been financially worse off each year since. He mistook his calling; he should have gone into the ministry, for in that calling I am sure he would have made a grand success.

The next of my acquaintances who comes up before me is of another type. He is in business in a little "Jim Crow" town down in Texas. Religion does not enter strongly into this man's make-up. I well remember the first time I ever saw him. I was a traveling salesman at the time, and dropped off at his town one Sunday morning. The hotel was one of the small-town-Texas variety, where you wash your hands in a tin wash-basin on the back porch, and only get a clean towel if it is early in the month.

After eating a dinner of bacon and cabbage, and finding I was the only guest, the thought struck me that perhaps I might see my man that afternoon, and get out on the night train. I inquired if Mr. Alvin (the dealer) was a religious man, and the answer was, "Not to hurt." I found my way to his house, and with some misgivings rapped at the door. A lady answered the summons, and I was informed that Mr. Alvin was at his store. A little girl volunteered the information that "Pa was having Sunday

School." The lady smiled, and, as I had attended some Sunday Schools in Arkansas, I made for the store. The door was locked, but I gave the Sunday School signal, and was soon inside. The store was a pretty tough-looking place. There was quite a large-sized table, and around it, sitting on broken chairs and nail kegs were six men playing cards. I don't remember what the game was, but seven could play it, and —well, he wasn't much of a business man, any way. I understand he has failed since then every time the crops have. What he ought to do is to sell out down there, remove to Chicago and buy out one of those State Street dives with a poker room attachment, and he would be a Chicago alderman within three years.

The more I think, the more I am reminded what a queer lot there are in business, but I must not describe them at length, or I should be obliged to make this a continued story. There is the man who takes care of his own stock and keeps his own books, while his accounts are not collected and customers are not solicited; the man who trusts his customers to some boy while he is in the office listening to the latest yarn from the smoothest of drummers; the man who spends his time saying unkind things of his competitors; the man who never reads a paper to post himself about the business throughout the coun-

try; and numberless others whom I might name. All of these should hunt for some other business, for they cannot compete with the man who is at his place at a regular time every morning; who keeps his stock in good shape; has system in his business, and is an all-around hustler himself.

CHAPTER XXIV

LOST HIS SAND

How often you hear the expression in regard to a man who is out of business, "He has lost his sand." This is a state of affairs brought about by over confidence. A man starts into business with more "cheek" and nerve than money as capital. He succeeds beyond his expectations. Previous to this he had never earned over one thousand dollars a year, and he had found this amount ample to live on and support his wife and one small child. As his business succeeds money comes easy and he finds that his expenses are keeping up with his income. His business continues good, and, thinking to get rich a little faster, he embarks in new ventures which do not turn out as he had been led to believe they would, and the crash comes.

In the meantime his family has increased and now he has boys preparing for college and girls at Vassar. His wife is the leader in the upper circle of the society of the town in which he lives. But his creditors are in charge of his assets; he has made a bad failure. Nothing is left the

merchant but the recollection of a bad mistake. He gives up everything, pays what he can, and comes out free from legal obligations.

He looks about him and finds that his wife has been obliged to drop out of her position as leader of society; his boys are home from the preparatory school and the girls have left college. He has lost his home, his money, his business. The people who yesterday took off their hats to him with a cheery "good morning," now pass him by without seeming to see him. His wife tries to cheer him, but there are tears in her voice, for she thinks of her children and of the future she has laid out for them. The children as a rule, are the first to forget all they have enjoyed and the first to notice the slights that are put upon their family by the people who once sought their society. They ofttimes resent this, and the resentment and bad feeling is quite often directed against their father and he is blamed for his one mistake. The world never comes to the assistance of a man who has once made a mistake and lost all, and, realizing that the world is against him, is it to be wondered at that he often loses his sand as well as his money?

I have used the word "sand" because it is seemingly so much more expressive than any other word we have, and, although a slang word,

it is an accepted one, meaning strength of character, or endurance, grit, courage and pluck. To lose money and business should in reality be considered as nothing so long as the health and sand are still left; and the man who loses all but his health and sand will find more enjoyment in the future than he has ever had in the past.

It is useless, of course, to give advice—that I know; but if I should give any to the prosperous business man it would be, bring up your children to become independent of your own fortune or business, and start in that way from the first. I know well that to do this you must break down the laws of custom, one of which is that the child of fortune must not work. It is a strange fact that the majority of people cannot profit by the experience of others. If they did, no business man would ever take his son into business with him until that son had proved his ability under some other teacher.

Rich men's sons as a rule do not take as high a place in the world of business as the sons of poor men, and it is all owing to their early training. The farmer, who gives his son a colt to raise and lets him trade it off when he gets a chance, is doing more for that boy than the rich man does when he spends thousands to give his son a college education; and the boy who raised the colt, traded it off and got the worst of the

trade, when he meets the rich man's son a few years later, will have the better education.

I am not against a college education, but why "cast pearls before swine?" A college education is as apt to spoil a good farmer as it is to make a good lawyer. A one-time customer of mine who could neither read nor write got rich getting out stone for foundations. Someone in speaking of him said, "What a man he would have made, had he received an education."

"More likely," said a philosophical friend, "he would have drifted into the law and eked out a precarious existence."

Make your children commence early to earn their own living, and if you lose your business you may be able to retain your sand.

CHAPTER XXV

THE AGE LIMIT

Men in business who are always looking for the best of it have during the past few years discharged employees for the crime of being old, not old in the sense that we mean when we see a man of seventy or eighty, but the old man of forty-five. They will tell you that competition is close, business is done with great rapidity, and the old man of forty-five has outlived his usefulness.

Experience counts for nothing with these people; they must have young men and new blood. The places of these old men are filled with young men just out of the high schools and colleges and the heads of these young men are filled with theories. Occasionally a young man's theory will work and bring out something new, and the world resounds with praise of young men. I will concede that a man may outlive his usefulness, but he is as apt to do this at twenty-five or thirty as he is at sixty years. This may seem a strange assertion to some people, particularly to those who have never given this subject a thought.

It is true that business today, especially in large cities, is done with a whirl and a rush. The men who are successful business men are hard workers—they are at it all the time—but there is no reason why a man of fifty isn't a better man than a man of twenty-five or twenty, provided he has good health, unless it is that he is more given to living in the past than he is to keeping up with the times.

We are surprised every day when we meet men and judge from their appearance that they are ten or fifteen years older than they really are, and we are also surprised when we meet a man of seventy-five after having made up our minds that he wasn't much over fifty.

I do not blame an employer for setting an age limit, but no reasonable employer will allow the number of years that a man has lived to decide how old he is. A man of fifty or sixty years of age, who has lived in the present and for the future, has an experience that is valuable to him; and that kind of a man is seldom out of a situation. But the man of forty, who is living twenty years behind his age, and who is thinking that we do not have as honest men as they did when he was a boy, and that we do not have as fast horses nor as good cows—this man is on the other side of the fence. His experience does not do him a cent's worth of good and he is

really of but little account to himself or to any man who would employ him.

The up-to-date man is not always the young man, but he is the man who is always looking for some way of improving present methods. I would rather have a man who is fifty years young than a man who is thirty-five years old. Why not? It is as easy to be ninety years young as ninety years old. I think it was George Francis Train who signed with his name his age as seventy-five years young, and I believe there is a vast difference between being thirty years young and thirty years old.

It has been said that there is no place in business for an old man as an employee, and to a great extent that is true, but the fault is generally with the men—they are fifty years old instead of fifty years young.

I want to make myself clear in this matter, and I do not know a better way to do it than to state a case in point: A friend of mine advertised for a man to fill a certain position, and he had fifty answers to his advertisement. He selected from the letters such as he thought were the best and wrote asking them to call. Almost to a man the men who were under thirty were willing to take hold of the situation at a small salary until they could prove their worth. But to a man the ones over fifty wanted a good,

smart salary to commence with, regardless of the fact that they knew nothing of the business. One man of sixty-five demanded sixty dollars a week from the start, on account of his small experience in this particular line, and his great amount of experience in other lines, which he was sure would be of great value to my friend. Another man of fifty said he must have twenty-five dollars a week, as it would cost him that much to support his family.

As it happened, not one of the applicants over thirty gave any consideration to the position or to the needs of my friend. It struck me that they went too much on the principle that the world owes them a living, and not only that it owes them a living, but that it owes them a good one. Another way to put it would be that they were so many years old rather than so many years young.

Good young men of from twenty to seventy-five have always been in demand and they always will be, but the old men of the same number of years will continue to live in the past, will continue to tell how much they are worth, and will continue to think that the world does not appreciate them.

The case of my friend was a somewhat unusual one, for many times the man of twenty-five takes the ways of the man of fifty, and it

is also often that we find the man of fifty who is younger than some other man of twenty-five.

Business men will point to Uncle Sam and say when he wants men for the army or navy he sets the age limit from eighteen to thirty-five, but Uncle Sam is equally as anxious to ship a man in the navy at fifty as he is to take a young man of eighteen, provided the man of fifty has had fifteen years of experience in naval affairs. I do not know much about the army, but I served my time in the United States navy and have had as shipmates men of sixty and seventy, and pretty good men at that.

I looked into a new office building the other day, thinking possibly I might change my location. Two young men were in the office of the building, neither of them over twenty-two, and the one who waited on me I was particularly struck with. Not that he showed any especial ability for the position he was holding, but on account of his continuous use of the pronoun I. The building is one of the largest in Chicago, also one of the most expensive. This young man continually forced that fact on me with these words: "I cannot do any better with you. If I had not given you this price I would not let the building at that rate now. I have to look after these things, and I must make this building pay a certain percent."

I did not hire the building nor anything in it, but I have thought several times since that I would get the artist to paint the word WE on a board and take it up to him and ask him if he hadn't better learn it, for I do believe there is somebody interested in that building besides this young man of the personal pronoun.

If our business friends who are so down on the old gentleman of forty-five will look up the writers of real worth from the time that writing first came into vogue they will find that the best work in that line has been done by men over sixty years of age. In the same way, the music and art of the world would be irreparably impoverished if the work that has been done by men of this age were to be entirely taken away.

While it is true that a man needs to be young and strong if he is doing manual labor and that a man needs to be young and strong if he is going into an army on the march, it is also true that many older men will outmarch the younger ones.

Before the Civil War there was a foolish idea that a great big robust countryman could go into the army and outlive anybody else, and stand more hard work than anybody else, but when it came to the test the little counter-jumper in the city made the best material for either long marches or hardships in the field. If Uncle

Sam wants young men as soldiers he has not made any particular effort to get young men as major-generals. The best generals must necessarily be men of experience; then why should not a man in business be at his best when he has perfect health and plenty of experience?

Colonel Ellsworth, who was shot down in the Jackson House at Alexandria, Virgina, though a very brave and very smart man, was the victim of youthful indiscretion. Had he been an older man he would have been more cautious. The country needed such men as Ellsworth and there was a future before him but he threw himself away.

If you will look at the men who have made their mark at the head of armies, you will find men of age and experience. Some of the men who are discharging their employees on account of age are the same ones who say that President Roosevelt is too young a man for the office he holds. This is a little paradoxical, but we look for paradoxical ideas in people who are cranks on any one thing. We have all seen men more full of energy and force who had passed sixty-five than others of thirty-five. They possibly could not do as much manual labor, but in positions where brain counted for more than brawn they were worth double.

I would say to the man who is employing help

and selecting men,—look out and select the men who are living today, not those who are living in the past. The man I want is the man who can forget his achievements of the past and be looking ahead for new worlds to conquer, and not one who spends his time telling of the wonderful things he has done when he worked for someone else or when he served in the War of the Rebellion or the war against Spain. I am inclined to count him as a back number; and such also is the man who can only do things as he first learned to do them.

The thorough business man of today does not incline towards the ancients in any one particular. Even the pies our mother made are only a memory, and it is ten to one that the memory is diseased and that if we would turn our attention to those our wives are making today and forget the past, we would become not only better husbands but better business men. No man can look both ways at once, and when you find a man who is mourning over the past you may be sure that he is not giving proper attention to the present or to the future. The man who has the faculty of turning with the times is the only man who is up-to-date in a business way.

About ten years ago a young man of forty came into the office where I was engaged and offered his services. Appearances were against

him; he was dressed poorly and he was by no means a man whom I would select from his looks as a man to represent the company. I turned his case over to the proprietor, who at once turned his application down, but he was not a man to be turned down. He saw a position for himself in the services of the company, pointed out the position and offered to take it at no expense to the company. He simply forced his way into the services of the company, and for his first month's service he was paid $150.00. It was a long time before I found that the cause of his "seedy" appearance was the sickness of himself and family. He did not try to work the sympathy racket, a mistake that many make. The only thing he tried to work was his ability to earn all or more than he expected to receive.

The trouble with a good many good men is that they are not willing to keep a salaried position, though that is nothing against the man. In this case the man kept his salaried position for two years and then gave it up to accept one where he thought the chances for advancement were better. At the present time he has a business of his own and is making money. Today he is fifty years young, and if anything should happen that he should again be obliged to look for work he would not figure so much as to what

he needed to support his family as he would to secure a foothold with some company that would appreciate his efforts in its behalf.

I have divided men into two classes: the men who live in the past and the men who live today and for the future, and it isn't a bad idea for anyone who may read this chapter to stop and consider which of these two classes he belongs to.

I have often made the remark that I would give a great deal more for the man who enjoyed himself yesterday than for the man who intends to enjoy himself tomorrow. The man who is living in the past is usually the one who is hoping that the time will come when he can enjoy himself. But the man who is up with the times and lives for today and the future is the man who takes his enjoyment as he goes along. And it is only the man who takes his enjoyment day by day who makes a valuable employee.

CHAPTER XXVI

"SPREADING OUT"

Show me a man who has sense enough to benefit by the experience of others and I will show you a successful man. There are but few that can lay claim to this faculty; it does not seem to belong to the general make-up of human beings, but it seems to be necessary that each one must obtain the experience for himself. The title of this article is one that can be appreciated by every man who has tried to "spread out" into other lines, or increase his business.

Twenty years ago I knew a business man who had sold his retail interests, and after figuring up his cash and property found he was worth $200,000. He told me this with some show of pride, and I congratulated him on his success, particularly as he was a man in the prime of his business life—fifty years—telling him at the same time he could now retire from active business, invest his money, and live in peace with the world and enjoy a life of rest and quiet with his family.

I was surprised at his answer; it was in sub-

stance that he was going into a wholesale business and that his one desire was to be rich. Five years from that time he was bankrupt, but not discouraged. He was a thorough business man, and his knowledge stood him in good stead. Later he became the head of a large wholesale house, and since that first break he has been considered worth much more than when he started in with that $200,000. He is dead now, but at the time of his death I doubt if he could have gotten together $150,000 that he could call his own. Had he kept the real estate that he sold to start the wholesale business, his estate at his death would have been worth $500,000.

He worked and worried and made a slave of himself for a fortune that was always just beyond his grasp. He had no time to visit with his family, and dared not let go of the business while he lived for fear it would go to pieces without his guiding hand. From a pleasant, jovial fellow he grew to be a crabbed, irritable, old man, and when he died hardly a soul mourned his loss.

This subject makes my thoughts fly back to my early associates, and thinking of their lives I draw my inspiration to write on these lines. It is not necessary, however, in order to find examples to prove that it does not pay to "spread out," to go back into the past so far. If each

of you who read these lines will look among your business acquaintances you will find plenty of evidence that it does not pay to spread out. Many a man has found his Waterloo who has been called the Napoleon of his line. I could give numbers of incidents that have come under my observation where men have succeeded in business; have, as it were, been in good shape to end their days without worry or perplexity; only to spread out, break up and go to work for someone else, or go on the tramp.

Some would get started again only to go through the same experience, their first lesson not having gone deep enough into their minds.

But what is the cause of all this? It is for two reasons: first, our business lives are made up of years of prosperity and years of hard times; and second, our business men are sure to forget during the years of prosperity that the times ever were different. They do not keep up with the times. They forget that about once in so often in our history there come panics, making years of hard times. They carry sail too long, and when the gale strikes them they cannot gather in their canvas and their business craft is wrecked.

When I was traveling in western Iowa I met a retail dealer whom I looked upon as a greater man than Napoleon. He had conquered neither

armies nor worlds, but he had conquered himself. He had a complete store in a good town and had a nice trade. He told me he paid cash for everything, taking advantage of the discounts, and he also had several thousand dollars in the bank. He said that in times past the desire had been strong within him to become of more importance in the business world, but he had weighed the matter well and had decided once for all that he would keep his business well in hand and make what he could out of the stock he had. He argued in this way: if he bought, for instance, two branch houses in neighboring towns he would not have enough money left to pay cash for all his purchases, therefore he would lose his discounts. He would be obliged to give some notes and would lose the feeling of security he had in the fact that each night as he went to his home he could say to himself, "I owe no man a dollar." Another thing that helped him to decide was the realization of the years of short crops and those other years of low prices for corn.

There was one other point he did not mention that might well have had some weight. With his one business he had the oversight of every detail, while with three stores, and his time divided among them, none of them would have just the attention they should.

A man often thinks he can increase his business by using a little spare capital that he has been able to accumulate, but he forgets that times are constantly changing, and that the time is liable to come when that ready money may be the saving of the business he thinks so secure now. He forgets that he is loading himself up with care that will shorten his days and make life less pleasant, and also that the rock that the most of the business crafts are wrecked on is the one known as "spreading out" or "increasing our business."

The thinking man realizes that we are put here for some purpose, and in order to carry out the intention of our Creator it certainly must be that we should improve our minds and take care of our bodies, but there is no reason on earth to believe that we were put here to pile up money, which is the one thing entirely of man's making.

But leaving aside this question of financial profit, there are ways in which a business man may "spread out" that will yield him a rich return in comfort and happiness. A man may be successful as a business man, and not really be successful in the proper sense. He may amass money, but he isn't successful unless he has laid aside a stock of interest and pleasure

to supply the wants of his old age, and has fitted himself to enjoy these pleasures.

Take the man who, after a successful business life, has come to the age of three score years, and decides that the time has come for him to stop. He has always been looking forward to this time, when he should stop and enjoy himself, and the time has at last arrived. He turns his business over to his sons, or to his partners, finds himself without anything whatever to do, and with no responsibilities.

His wife and family may have had the traveling bee in their bonnets for a long time, and perhaps they have interested him or forced him into travel. With many of these people there is only one place to travel, and that is in Europe. They may never have seen the public buildings in their nearest town, but Europe is the only place they can think of, and to Europe they go, where they have anything but a pleasant time because they do not know how to travel, and because the man of business is so thoroughly uncomfortable with nothing to do but sight seeing. As soon as he can induce his people to quit the Continent they come home, but he finds no place for himself anywhere. The business has passed out of his hands. He probably gets up early in the morning as he was wont to do; goes down and looks over the business, and in

his mind makes comments on how it is being run. He wanders back to the house and meets others of his friends who are in business, but they have no time to talk to him.

There are two roads for him to travel; one is to lie down and die, which seems to be brought about by the relaxation of the nerves which have been kept to a high tension for forty years, and the other is to go back into business—but there are only these two ways.

The man has ruined his life, and still he has been a successful business man. This may seem paradoxical, but it is not, for we certainly are not put here just to pile up money for somebody else to spend. The world was here long before we came and it will be here long after we have left it, and it isn't a bad idea to get into our heads that we are really of but little account to others than ourselves and our own immediate families. We all want to succeed in business—at least all of us do who are in business—and although there is no royal road to wealth and no particular way that can be marked out to be followed implicitly, we can gain immensely if we divide our twenty-four hours into so many hours for business and the rest of the time for sleep, enjoyment and recreation.

The wise business man drops his business not later than six o'clock, and when I say he drops

his business I don't mean that he simply closes his desk and walks out of the office, but I mean that he leaves the cares of business behind. He takes up his enjoyment with his family; he doesn't carry his business home. In the morning when he comes to his office he takes up the threads of his business where he dropped them the night before, and he is well able to do this, because he is refreshed by pleasurable entertainment with his family or friends, and his brain has had a rest. An occasional evening at the theatre is a good thing for a business man, and the lighter the play, the more recreation it will be to him. I make it a rule never to go to see a play which is called intense; one which nerves me up until I feel relieved when it is over, that it has finally come out all right. I have enough of that tension in business, just as every other man has. When I go to see a play, I want to see the pleasing side of life—the enjoyable side, the side that savors of realism and enjoyment.

It is also a good idea for a man in business to have his affairs so arranged that he can take advantage of any chance that he has to travel. There are two reasons for this. One is that it broadens him so that he is a better business man, and the other is that it broadens him so that he takes more real comfort in his

social life, and he is able to spend his time to the best advantage when he finally drops the cares of money making for the time of rest to which he is looking forward.

It seems to me that the majority of people in this world are living with the idea that at some future time, which is always very indefinite, they will begin to take comfort in life. Now if there ever was a mistaken idea this is one. The man who doesn't take comfort in his life today will not be likely to take comfort tomorrow or any other time.

Business is not all. The man who will sacrifice his health, comfort and happiness to become prominent in the business world is in a fair way to lose not only what pleasure he might have gotten out of his life, but the money for which he has made such an effort as well.

CHAPTER XXVII

ADVERTISING

No business man who has ever tried it will dispute with you, if you say that advertising pays, but there are various opinions among them as to how it should be done. Many stick closely to advertising in their town or county papers, while others have branched off into various methods, commonplace or unique according to their personal ingenuity.

In a broad sense, however, every man, whether he chooses to be so or not, is an advertiser. Every act of your life is an advertisement. You can no more get away from this fact than you can stop breathing and continue to live. Now, as this is so firm a fact, why not make every action of your life a good advertisement?

For instance, you come down to work in the morning and act as though you had gotten out of bed the wrong way; if you snap like a cur at your employees and make yourself generally disliked, you are doing some pretty tall advertising. It would hardly be called good advertising, but it is advertising, just the same. It seems as

though I can hear some one say, "How do you make that out?" so I will proceed to tell you. You have shown yourself up in the worst light before your employees; you have made them feel thoroughly dissatisfied with their positions and anything but loyal to you; you have sent them about their tasks with anything but a feeling of pleasure or contentment, and they will pay you in your own coin with interest. Perhaps your employees have always been honest and faithful; they may still be honest, but it would be impossible for them to continue to be faithful. When they deal with a customer they go at it in a half-hearted way, and if they do not drive him away they are apt to take the other tack and give him an extra good bargain.

Another thing, if you are out of sorts with your men, you are liable to be so with other people as well, for it is impossible for you to be cross with one and pleasant with another. Even if you try to please, the customer will soon realize that it is an effort for you to treat him decently, and you have succeeded again in advertising yourself in the wrong way.

It is only a narrow-minded man who claims that he does not advertise. Everybody advertises; they cannot help it. The good advertiser is the one who fully appreciates the fact, and makes his "ads" count for all they are worth.

Do you drive to your business every day? If you do, don't be foolish enough to drive a poor team, for that means a poor advertisement—so poor that you cannot afford to keep it. Don't even drive a commonplace looking horse that no one will stop to notice, for you are losing a chance to do some good advertising. Buy a handsome horse, put a good harness on him, hitch him to a good buggy and drive as though you were riding for business rather than for pleasure. It is not necessary that you have a fast horse; all you need is a good looker and a fair roadster. If you live in a small town where it does not cost much to keep a horse, keep two. A good idea is a pair of odd colored horses, or get one coal black and one milk white. Some of your town people will say that you are putting on a great deal of style, but you will be advertising yourself all the time and the fellow who finds fault with your system is helping to advertise you.

The secret of successful advertising is to make people talk about you. Of course, you don't want to give them a chance to say anything against your character, but get them to calling you odd; if you choose, let them call you a horse crank. It will pay, but do not spend any more time or money on the horses than the advertisement is worth. Wear a tall hat

and a sack coat all the year around, if your business needs heroic treatment in the advertising line. People will talk about it; they may call you a crank or even a fool; but they will patronize your business, and that is what you are on earth for just at the present time.

Do you know what it means to be a successful advertiser? It means success in business; and the only way to be successful in business is to keep constantly at it. When I hear a man say that he tried advertising and it did not pay, I can guess about how much advertising he has done. He has advertised perhaps once, in his town paper, and because the people did not come tumbling over themselves to his store the next morning, he decided that he had thrown that much money away. If he stopped there he certainly did throw the money away.

I always compare that class of advertisers with the story of the Irishman who took one feather, put it on a rock, and lay down on it, so as to know how a feather bed would feel. There is about as much sense in one as in the other.

There may have been a time, a long time ago, when a man could succeed in a retail business without advertising, but that time is passed. A dealer may succeed in eking out an existence, but he can never expect to be a success unless he tells people he is in business. He may be

a success and not follow any of my ideas of advertising, but advertise he must, or he will amount to but very little.

There is a fund of selfishness in us all when it comes to business, and although some may disclaim it, there are others who are honest enough to own to it. I met a dry goods merchant once who told me he did not believe in advertising; that he thought in his case it would be money thrown away. But when I got acquainted with his schemes I found him to be the greatest kind of an advertiser. He was a Mason, an Odd Fellow, and a member of the City Council; he was also an active member of the Methodist Church. After I had found out all these things, I met him again and said, "I thought you told me you did not believe in advertising, and now I find you are the greatest kind of an advertiser."

"What do you mean, sir?"

"I mean that you belong to several secret societies, to the City Council, and to the Methodist Church."

"Well, what of it? What has that to do with advertising?"

"Will you answer me a few questions?"

"Certainly. Go ahead."

"Does not every member of your lodge know that you are in the dry goods business?"

"Yes, I expect they do."

"Don't all of the members of the city government and every man who voted for you know that you deal in dry goods?"

"Why, yes, I guess so."

"Doesn't every member of the Methodist Church which you attend know that you are in the dry goods business?"

"Yes."

"And how about your Sunday School class; don't they know that you sell dry goods?"

"I suppose they do."

"Now, don't you think you lied to me the other day when you told me you did not believe in advertising?"

"Well, well, I don't know about that. Acquaintance in social life is not, as a rule, considered the same as advertising."

"Well," said I, "it makes no difference what you or any one else considers it, but it is pretty thorough advertising, because you reach the very people to whom you are looking to sell your dry goods."

In this day and generation one should not be asked to prove the success of advertising; to the man who reads and thinks it is not necessary. Men get up a new medicine and they spend a quarter of a million of dollars in advertising it before they take in a cent, and then

they reap their harvest. When Munsey started the first high-class ten-cent magazine, he got in debt over two hundred thousand dollars before he got the money started back his way. Those, however, are big deals.

There is a great difference in advertisers, and often a half-hearted advertiser will make a failure where another man would make a success. You know you can hand a fellow a cigar in several different ways. You can make the man who is receiving it feel that you are obliged to do something for him, or you can make him feel that he is doing you a personal favor by accepting it and that you only wish him to enjoy a good cigar with you for friendship's sake. In the first case he accepts your cigar and smokes it with the feeling that he is glad to get that much out of you, but you don't secure him as a customer because you have been repellent rather than friendly; but with the other man you have not only gained his good will, but he will go out of his road to put trade in your way. When you start any kind of an advertising scheme, put your whole force into it, for that is the only way advertising is ever made to pay well.

One of the best ways to advertise is by acquaintance with the people who should be your customers. If you are not the best known man

in the community in which you live, you are neglecting one of the best advertising mediums there is; in fact, I think it stands at the head of all advertising that can be used. You may use board signs at the cross roads; circulars, letters, and newspaper advertising, and all of it will lose one-half of its value if when customers come you are not able to shake them by the hand, call them by name, and make them welcome.

I have known a man so short-sighted, although he was trying to sell goods to the townspeople himself, that he did not buy goods for his own home in the town in which he lived and did business. He had found that he could save a few cents by sending away for them. What a dealer should do under these circumstances is to pay the price, and if it is more than he thinks it should be, to charge the extra to advertising. It will come back ten-fold if you only work it right. It is good advertising to buy goods in your own town. It is a bit of the Golden Rule —"Do unto others as you would have others do unto you." Your one thought should be to get acquainted, and buying of your neighbor, who is likely to want to buy something of you, is the easiest way to get acquainted with your neighbor. When you can say in truth that you are personally acquainted with more people in your county than any other man, your business suc-

cess is assured. Mind you, you must be favorably acquainted. A man sometimes is acquainted with a great many people, when he would be better thought of if so many did not know him.

Go to church; you can get acquainted there. You may feel like a hypocrite the first few times, but if you get in the habit of going, you will after a time go to church because you like to hear a good sermon, and you will all the time be getting better acquainted.

Take a hand in the town politics, but always work for the advancement of the interests of the town. This may be a case of riding two horses occasionally, but you must be more American than partisan if you want to have this kind of advertisement.

Almost anything that a man does is an advertisement for or against his business, and here are a few "Don'ts" that may be of advantage:

Don't tell a man that you have a consignment of a particular kind of merchandise coming the next day, when you know it will not reach you for a week.

Don't tell a man that you will deliver his order at seven o'clock when you know that you cannot possibly get it to him before nine.

Don't do anything or say anything that will lead your customer to think that you are not a

man of your word, because it will advertise against you always.

Don't fail to make good on your advertisements. A large firm in Chicago advertised a line of women's wrappers at ninety-nine cents each. Through an error on the part of the printer the price read nine cents each, and on the day advertised the firm sold out the entire line at nine cents each, in order that their customers should not lose faith in their advertisements as they appeared in the papers.

CHAPTER XXVIII

METHODS OF ADVERTISING

When advertising is properly handled there is no department in any line of business that is more interesting; and there is nothing so effective in the line of advertising as something new and original. We often hear that there is nothing new under the sun, and this may be right, but there are new ways of applying the old schemes.

While out on the Pacific Coast I came across a new scheme in advertising that struck me as unique. It was a large sign-board and might have been ten feet high by about fifty feet long. This sign board was set up on the shore of Puget Sound at a point where it would be in full view of every vessel coming in or going out of Seattle. On the board were the words, "Talk with Cole." Who Cole was, or why he wanted to be talked to, was more than I knew, but it did not take me long to find out that he was a Seattle insurance agent. I did not talk with Cole, principally because I did not have time, and if I had been able to spare the time I should only have

talked with him to get some ideas of advertising, as I was not looking for insurance. Had I been looking for insurance I certainly would have hunted up Mr. Cole, for I go on the principle that if a man is an up-to-date advertiser he is more liable to be up-to-date with his goods.

Perhaps it never occurred to you, but the man who spends the most money for judicious advertising is the man who can afford to sell the cheapest. It is all very well for the old fogy to tell his customers that he does not spend anything for advertising and for that reason can afford to sell much cheaper than his competitor; but he is off on his calculations, for he does not get the chance to sell that the man does who lets everybody know that he is on earth. The man who has a hundred customers can sell cheaper than the man who has only ten, and the man who toots his horn is going to have more followers than the one who waits for some one to come and hunt him up.

The sign on which was painted "Talk with Cole" was suggestive of a good lesson in advertising, perhaps of several lessons. In the first place, the sentence painted there was terse and to the point. It also excited the curiosity of the man who saw it. If on the sign had been printed "John L. Cole, Insurance," it would have been a commonplace sign, and although

the name and business might have been impressed upon your memory there would have been nothing novel about it, and you would not have remembered it as you would this.

Perhaps Mr. Cole has used the sign so much that if you should inquire for his office by his right name, you might be obliged to ask several times before finding anyone who knew him, but if you should ask for "Talk with Cole," any street urchin in Seattle could direct you to his office.

The women have not succeeded in capturing all of the curiosity; in fact, sometimes I think the men secured the larger half. That being the case, you can most easily command a man's attention by exciting his curiosity. Probably this would be a good point to work on in starting a new line of advertising.

Speaking of curiosity, I well remember the first time I ever saw the star gazing act tried. It was many years ago in what is now called Scholly's Square, Boston. Some young fellows thought to have a little fun, and, going out into the street, commenced pointing up in the direction of the sun. In twenty minutes they had a crowd collected that was so large that the young men slid out, and, getting into a nearby doorway, watched it grow. The crowd were trying to see a star said to be visible to the naked eye,

and, as one chap expressed it, it was about twenty feet from the sun. The crowd got so great that it blocked the car tracks and the police had to be called to drive them out.

It is not enough, however, to attract attention by your "ads." They must be followed up by the definite information that you wish impressed upon the reader, or the effect will be entirely lost. Remember, you know more about your business than anyone else does. This is one stumbling block at which ninety per cent of the advertisers fall down. They think they are much better known than they really are, and they think that every one who does know them knows just what they have for sale.

In a retail store one often hears a remark like this: "Oh, I did not know that you kept such things for sale!" When such a speech is made to a merchant or clerk he will often look and act quite disgusted, as though he thought that every one should know just what he had in stock even though he never had told them. As some one said many years ago, "If you want people to know anything you must hand it to them," and if the retail storekeeper wants the people to know what he has to sell to them he must tell them, or, in other words, "hand it to them." You can not be too explicit, nor can you tell the story too often.

Speaking of making matters explicit, I was amused by a sign I saw somewhere on the line of the Pennsylvania Railroad. It read, "Stop, Look and Listen!" Now it might seem that when a sign was put up with only the words, "Railroad Crossing," it would convey the rest; but it had not proved so for this company. Other signs had been equally lacking in merit; as for instance, when damage suits had been brought against the company the man who was hurt by the cars could always prove that the sign had merely warned him to "Look Out for the Engine;" while the man who was hurt by the engine was invariably the victim of a sign that asked him to "Look Out for the Cars." The company finally applied to a lawyer of wide experience to furnish a sign that would be so explicit as to cover all cases; and for his solution of the problem he received a fee of ten thousand dollars. It is said that the sign has already saved the company many times its cost; and it has undoubtedly saved much suffering by lessening the accidents that are the result of carelessness.

If there is one thing more than another that I would impress upon a would-be advertiser it is that he should never miss a chance to tell the people by signs, letters and circulars, and every other thing that he can use, that he is in business

and the things he sells. Don't forget that the world is big and the rest of the people are too full of their own business to give much thought to yours.

There is an old story of a cobbler, who, wishing to increase his business, put out this sign: "Boots Half-Souled Within." It was not long before some one bounced into his shop with the information that there was a word in his sign that was spelled wrong. "Yes," said the old man, and went on with his work. Then another and another came in with the same story, and when about a dozen had told him about it he began to smile. When double that number had been in to tell him they had read his sign he laughed heartily. He was becoming known, and he felt that his advertisement would do him some good.

Perhaps it is not a good plan in advertising to misspell words—I am inclined to think it is not; but there are other ways of attracting attention that are equally as good and that would not appear to be in such bad form as a misspelled sign. My attention was called to a sign over the door of a manicure establishment in St. Louis. It read, "Manicuring Done While You Wait." Whether this was an unintentional bull or not I do not know, but it read as though it was the general rule to leave your hands to

be manicured, and that this firm had devised a new system.

In a little town in Ohio I once saw a sign which read, "United States Postoffice." I went in and said to the man in charge: "I see this is the United States Postoffice. I suppose by this that someone has started an opposition post-office. Will you kindly tell me where it is?" But my joke was too much for the native, and I had to do all the laughing myself.

If you are a joker and see the ludicrous side of things, be careful, with your advertisements, for all people are not born with a sense of the ludicrous, and they will get the idea that you are foolish instead of funny. In getting up advertisements always keep the fact in mind that you must make everything plain, and if you use a joke make that plain as well.

The general way of advertising for the retail storekeeper is with his town papers, cross-road signs, signs on his wagons and the various other things that have been enumerated in this chapter. But some merchant occasionally goes a little farther than this and gives the customers something that they cannot help but remember. What these different things are or ought to be depends altogether upon one's class of customers.

If a dealer has mostly farmers for customers

and there is no fair in his town, it is not a bad idea to offer a premium for the largest twelve ears of corn, the largest potatoes, the best pumpkin, anything that takes best with the farmer.

If the premium is in cash, so much the better —it will be more of a drawing card. As to the amount of the premiums, that depends upon how much you want to spend upon this kind of advertising. If you are an advertiser you are spending a certain amount every month; whatever that amount is for one, two or three months, you can just as well afford to put this same amount into premiums, and the advertising expense will be no more for the year through.

Don't make it for your own customers, but make it a free-for-all for as many miles distant as you are expecting to secure trade. I never heard of a storekeeper getting up a horse race or a horse show and giving premiums, but no doubt it would be a taking proposition in many localities.

Speaking of premiums brings me to another point that is well worth remembering: Do not forget, when you give anything as an "ad" to see that it is a credit to you. If you are sending calendars to your customers, have them a little more artistic than your competitor's, and they will be kept in a conspicuous place after his have been thrown away. If it is reading matter, let

it be something of enough interest to the man who receives it to induce him to keep it.

In getting out an advertisement the first thing to think of is, what class of people is this intended to reach? The next thing to think of is, what kind of a talk will appeal to this particular class of people?

I once got up an advertisement for one of my customers, and as soon as the paper came out and he saw it, he decided at once that it was a bad advertisement and sent word to me not to put it in again. Before the paper went to press for the next issue I heard from him again. His letter said, "You can leave that same 'ad' in; it is bringing results." I want to say right here on this line that a man does not want to consult his own tastes altogether in advertising. He wants to figure on how the other fellow is going to look at the "ad." It is the results that the advertiser is after.

It will be readily admitted that a good point in advertising is to have and to use something that in some way is suggestive of the business we wish to advertise. There are, however, "ads" not suggestive of our business that are good drawing cards. I have seen several business offices that were papered with posters, pictures and lithographs. One young man who was fond of the theater had his office papered,

both sides and ceiling, with what is known as "window lithographs," while another was equally as much interested in posters, and still another secured the wall-paper for his office from the comic papers. A scheme of this kind has nothing about it to bring to mind any mercantile business, but at the same time it is good advertising. An office of this kind is unique and will cause talk, and talk is advertising. If you can get your business, your office, or yourself talked about, you are on the right road, and you will be known. I ought to say, perhaps, that you should give the people no chance of talking about you to your disadvantage, as that is advertising yourself in the wrong way. I know a young man who made the mistake of getting beastly drunk on poor whiskey, and while he was in that condition he got it into his head that he owned the town. He told me afterwards that he never before realized the benefits or the disadvantages of advertising.

I sometimes meet a man who says that he does not believe in advertising, but if he would try filling up with cheap whiskey I think he would change his mind. He might not appreciate the advertising he would get, but he would realize the fact that if he succeeded in getting talked about he would be advertised, and there might be a chance of driving into his thick head the fact

that the right kind of talking about him would be a paying advertisement.

I met a man recently who was once a successful retail lumberman in the Middle West. He is a successful business man today, but is no longer in the lumber business. During a pleasant confidential talk, he told me that a large part of his success while operating his lumber yard was due to his peculiar style of advertising. I was at once all attention, and made a special request that he should tell me just what sort of advertising that was.

Said he, "It takes a brave man to do the kind of advertising that I did, and it also takes a good student of human nature. The town where my yard was located had about five thousand inhabitants. The four yards located in the town had quite a town trade, but we drew the most of our trade from the farmers. When I started the yard, I thought I had money enough to swing it in good shape, but I found after a while that it was going to pinch me a little to get along. My trade was not as good as I had expected it would be, and I soon had a large portion of my capital trusted out. I realized that something must be done and that I must not take much time to decide what it should be.

"One night while I was sitting in my room thinking matters over, I noticed how worn my

only business suit was getting and was wondering what I should do. The thought struck me to get out all of my clothes and look them over. I found I had a good dress suit and several good black suits with frock coats; all relics of the time when I had no business and more money. The next morning I appeared at the lumber office in a suit of black clothes that had cost me no less than eighty dollars. I had on a pair of light kid gloves and had donned a silk hat. I was obliged to walk half way through the town to get from my boarding place to my lumber yard, and I was an object of interest to all beholders. Arriving at the office I sent one of the boys back to my boarding place for my old clothes; when they came I took them into my private office and changed to the old suit, but I kept on my immaculate white shirt with its two-carat diamond, also my cuffs with my solid gold cuff buttons with diamond centers. I also kept on my dress shoes. I would have felt much better had I changed throughout, but I was trying an experiment and could afford to take no chances. I went out about town every evening, showing myself wherever I could, and it was not a week before I was the talk of the town. I was sought for by the best people and invited to all of the swell functions. I never talked business if I could get out of it, but if the ques-

tion was asked I claimed that business was much better than I had expected and that I was doing fine. I owned my own teams for delivering lumber in the town and used them also for teaming from the cars. When there was nothing for the teams to do I used to load them up and send them out to an imaginary customer, telling the teamster to take them through the business portion of the town and then drive back singly and get into the back gate; coming back, of course, through the more quiet streets.

"On each load I sent out I put a placard on which was printed:

WE SELL LUMBER.
DOANE & CO.,
CORNER OF FIRST AND
SPRUCE STREETS.

"In a short time I was the most talked of man in town, and people whom I had never been able to sell a cent's worth to came for prices and bought; people who had never taken any notice of me and to whom I had never been introduced, put themselves out to speak to me. I had made arrangements with a wholesaler I was dealing with to handle some of my customers' notes, so that I was pulling along all right. But I was more than pleased, when the leading banker called upon me and asked if I did not want some

accommodation at the bank, to be able to tell him that I had all the money I needed to run my business. Then he asked me if I did not want to enlarge my business. I told him that I was doing well, was making money and did not care to enlarge my business any faster than I felt I had the money to handle it and could give it my personal attention. The old man had come to me for business and had not succeeded in getting any, but when he left me he seemed pleased, and as he shook my hand at parting he said: 'I am glad you are doing so well, but if you should happen to run across an enterprise where you need more money than you have, come and see me.' I thanked him and promised to do so, and then went into my office to look over my books to find where the money was to come from to settle a note of $1,500.00 that was coming due in about three days. It was a part of my plan not to let a soul in the town know anything about my financial affairs, and I had an extra reason for not allowing this banker to know, for I had recently become acquainted with his only daughter. I had not only become acquainted with her, but I had fallen in love with her, and meant to marry her if possible.

"I kept the yard four years and saved $20,000 from my profits, then I sold the yard for an even $5,000 cash and came to California, where I have

succeeded in another line of business. What became of the banker's daughter? O, she has been my wife for ten years now. I tell her that I caught her with my good clothes advertisement; perhaps I did. At all events I got her, and in getting her got a prize worth a dozen fortunes."

There are two kinds of advertising, and both are used by the retailer and the wholesaler alike, and if you will watch these two kinds of advertising closely you can form some idea of the character of the advertiser. One kind of advertising is the kind which always keeps your name before the people without telling them of any particular thing that you have for sale. For instance: your firm name is George F. Hartley & Co., and you keep that name everlastingly before the people, at the same time telling them that you are the hardware dealer of the town. By keeping that name always before the people they will be impressed with the fact that you are there for business. Some think that an "ad" of that kind is dignified and draws the best class of trade. It certainly is good advertising, but about advertising as about everything else there are several opinions as to which is best.

Similar to this is the advertising in the funny vein. This also brings the name of the company

prominently before the people, and is about the same kind of advertising as making the name and business the strong point; in fact, it does make the name and business the strong point; but adding a little humor to it makes it more attractive to many, and possibly better read. Advertising which keeps the name before that portion of the public that you want to reach is good advertising and should be kept up continually, whether it is the dignified or the humorous kind.

Every advertiser likes to know the result of his work, but I am sorry to say that a great many of them do not follow up the matter as closely as they should, and easily might; neither do they study the people as much as they should, and try to ascertain the best means of reaching the particular people whom they are striving to make their customers.

It is a good idea to ask a new customer why he happened to come to you to buy; and the same plan will be as well applied to your old customers, for there is one fact you need to remember, and that is, that advertising not only secures new customers, but it helps to hold the old ones, all other things being equal.

Speaking of holding the old customers reminds me that there are a great many storekeepers who seem to think that if they can once

get hold of a customer they can hold him against any one else by good treatment. This is a mistake, or partly so, for although you may hold some men for years by good treatment you must not forget that your competitor can treat people as well as you can, and also that he has as good a stock as you have. When you realize this you must appreciate the fact that it is the advertising after all to which you owe your good success in getting and keeping your trade.

There is a great deal of money thrown away each year in advertising. The question with you should be: How can I stop this leak? You cannot stop it entirely, for some of your advertising schemes will be sure to fall flat, and it is very likely to be the particular pet scheme that you had counted the best that you had ever sprung on the public. However, if you keep track of your schemes, and the results of them, you need not make the same mistake twice.

I know this kind of talk will sound strange to most business men, for they have been in the habit of putting money into advertising because they had decided that they had the right thing, and had never thought of asking what the customer thought of it. My scheme is this: keep a debit and credit account of each "ad" you put out; not in your regular books, but in a book for that purpose. Suppose your first expense is for

sign-boards put up at the cross-roads; perhaps they cost you ten dollars. If so, open an account with "sign-boards," and charge the account ten dollars. Every man who comes in and speaks of those sign-boards gives you a chance to put a check mark on the credit side of that account. Do the same with each "ad" you put in your home paper, and, in fact, with every advertising scheme you try. At the end of the year, if you have been faithful in putting down the credits, you will find that you have a very interesting book to look over, and the result will be a first-class lesson in advertising worth a good many dollars to you.

You cannot estimate fully the worth of an "ad"; for although it may not cause comment and may not drive a single customer direct to you, yet every time your name comes before the people it helps to impress the fact upon those who see it that you are in business and that you are interested in securing their trade. Keeping strict account of your "ads" and trying to find out something of their real worth will also make you more particular to mention the paper in which you see the wholesaler's card when you write to him, for you realize that he will be pleased to know his judgment was good when he decided on that particular paper as an advertising medium.

CHAPTER XXIX

BAD ADVERTISING

At first blush it would seem as though all advertising must have a certain amount of good in it; but this is not the fact, for there is such a thing as advertising that does more harm than good. I saw an advertisement not long ago that I considered one of the worst I ever saw. It was the advertisement of a new camera. I do not remember the name, and would not use it if I did. The catch line was the only thing that was impressed upon my memory. It was: "This is better than yours." This advertiser certainly does not realize what he is saying. He is saying to every man, woman and child who owns a camera: "Your judgment is poor. You should have come to me and asked me what you needed. You haven't enough sense to buy a camera for yourself. You ought to have a guardian."

Is that the kind of talk to win trade? You do not need to stop at cameras; you may take anything that a man has bought, either to use himself or to sell again, and he will never thank a

man for telling him that he is a fool for buying it. No man ever made a success in selling goods who tried to do it by running down the goods of his competitor; neither did a man ever make a friend of a prospective customer by telling him he was a chump for buying the goods he had on hand. It is a waste of breath to talk of your competitor or his goods. You had much better let the advertising of him and his goods alone and talk of the merits of your own. If a customer asks about the goods of your competitor, tell him you have no reason to believe other than they are all right, but that you are not interested in them, your only object being to sell your own goods. It is never wise to make comparisons between your stock and that of your neighbor; leave him out of the question altogether.

I am now going to speak of the carelessness or thoughtlessness of a great many advertisers, who seem to be only advertising to the people who already know them. An evidence of this kind of advertising is now before me. It is in the shape of a very handsome calendar, and the firm who pays for this calendar and sends it out is the Bourbon Elevator and Milling Co.

Now, where this company does business I am at a loss to know. Perhaps I ought to, and I may be acquainted with the man who runs the

business, but just at the present time I cannot tell whether the firm is located in Kentucky or Nebraska. Kentucky is suggested by the word "Bourbon," and Nebraska is suggested to me for the reason that it seems as though when I was in that part of the country I ran across an elevator and milling company with some such name as this. I notice, however, that the printers of this calendar were sure to get their name on it, and I learn that it was made at Ithaca, New York.

I think advertisers, as a rule, who are only looking for the trade of their own town and the towns very near by, do not think enough of this idea of getting the name of their town on their advertising. The people of your town are changing, particularly if you are in a live town; there are new people coming in, there are people going away. Some of the people who go away may take your advertising with them; you may want to reach over into the next county for trade; and every piece of advertising you send out should have on it the name of your town, and if possible the location of your place of business.

I remember well a town on the Pacific coast where I lived for a few months, several years ago. The town claimed from fifty to sixty thousand inhabitants, and also boasted of having

wonderful attractions for tourists. Through the winter season it had from ten to fifteen thousand transient visitors from the east, coming and going all the time. It also had, like all progressive towns, a number of business men who were advertisers. Among them was "Siegle the Hatter." Siegle was a great advertiser. His "ads" were in all of the papers, on all of the bill-boards and many of the fences; but where Siegle's store was, or whether he had any or not, I never found out, for on none of his signs did he ever mention the number of his store, or the street on which he did business. It looked to me as though he sacrificed a great deal of the value of his advertising to flatter his own vanity, for I put it that he took it for granted that every one who amounted to anything, or had money enough to buy a hat, must necessarily know "Siegle the Hatter."

Coming down Wabash Avenue, Chicago, not long ago, I noticed a sign which caused me to stop that I might take in its full meaning. It was in front of the Baptist Book Concern, and perhaps that was one reason why I was attracted to it. It read as follows:

FICTION

Prices Cut in Two.

The letters were yellow, and the board, which

must have been all of two feet high and three feet wide, was painted black. Most likely what the "ad" man for this establishment had tried to do, was to inform the public that they had decided to cut their former prices on their books of fiction in two in the middle. However, this sign might have meant something else; it might have meant that the prices had been cut in two very close to one end; and then again it might have meant that it was fiction to think that they had cut their prices in two. I passed down the same avenue a day or two later, but the sign had been taken in. Most likely the "ad" man had realized that the English language is peculiar.

This sign reminds me of one that I heard of some time ago, said to have been exposed in the window of a tailor who had a lively competitor across the street:

Don't Go To The Tailor
Across The Street
To Be Fleeced.
Come in Here.

Now I want to say a word about the use of rhyme in advertising. Some signal successes in the realm of advertising have been reached by the use of cleverly constructed verses; as, for instance, the Spotless Town series. But in gen-

eral it is a doubtful field for the business man to exploit.

True advertising of one's business consists of advertising the business and the proprietor's ability in the line of his business, but when a man advertises himself as both a business man and a rhymester he needs to be very careful, as it takes a broad man or what might be called a man of parts, to be able to be a good business man and a good poet.

Poor jingle is about as bad advertising as can be put up, and still the business man quite often branches off into jingle in his advertising. Some little jingle runs through his head which strikes him as funny and he prints it. It does not strike other people as it does him, and therefore falls flat. The worst of it is, the fact that it falls flat never gets back to him, for the reason that someone that wants to flatter him tells him that it is great stuff, and those who realize that it is not will never mention it to the one who wrote it, because they argue that the man who would have such stuff printed is too much "stuck" on his ability to realize his faults. It may be without rhyme, reason or meter; the verses may be as disconnected as the Alleghanies and the Rockies, and yet it goes. If he is a poet he should quit business, and if he is a rhymester he can make more money in that line than in either

business or poetry; but if he is a business man he should leave the construction of jingle to the shallow-pated jingler who can do nothing else. Don't misunderstand me; I do not condemn all verse that has been written in advertising. Some of it is funny; some of it is good; but the most of it is decidedly bad taste and the advertisement would be improved by leaving it out.

In all advertisements we must at all times consider the fact that although a sign may attract attention, it reflects adversely on the advertiser and as a rule does more harm than good, if it is bad. It is said to be a fact that most great men are poor spellers, but it is no less a fact that all poor spellers, if they possess a fair amount of intelligence, are ashamed of it. However, don't flatter yourself that because you are a poor speller you must necessarily be a great man. Many people have been fooled that way, but I assure you that there is nothing in it. Be sure to have the words in your "ad" spelled properly, and also have them mean exactly what you intend they should, otherwise they will be misleading and harmful.

CHAPTER XXX

HOW MUCH WILL YOU BE MISSED?

It is said that once upon a time a man appeared to the old sage and philosopher Abou-Ben-Adhem, and said, "Oh, Sage, I am in sore distress; I have a cancer and am told by the doctors that I can live but a short time. I care nothing for myself, but I am at the head of a large manufacturing enterprise and have in my employ hundreds of people, and it is for them that I am distressed."

It is said that Abou-Ben-Adhem looked upon him with compassion, but not so much on account of the suffering that was to be caused the people who were depending upon this manufacturer, as on account of the man's vanity. After looking at the man a few moments, Abou-Ben-Adhem spake thus:

"My friend, let me tell you a story. A long time ago a ship sailed from a port in Persia, that carried among its passengers many citizens from a very flourishing town. After a time a storm arose and the ship was in great danger of being lost. A passenger from the town spoken

of was standing near the captain of the ship and deploring his own fate, when one of the other passengers came and speaking to the captain said:

"'Oh, Captain, I know the ship is about to sink, and that few, if any, will be saved, but you must save me. I am the head instructor in the schools in the town we came from, and my place could not be filled.'

"The Captain promised to do the best he could for him, and the passenger was crowded to one side to make room for another man from the same town who claimed to be chief architect of this same city; and he must be saved or the city would no longer be numbered among the most beautiful cities of the world. After this man came a dozen others, each one claiming that he must be saved for the particular good of this same city.

"After all, however, the good ship went down with all on board; not one being saved except the one passenger who had stood by the captain and heard the supplications of the others. He was a man of no particular note and therefore decided that on account of the loss his native city had sustained by the drowning of all its prominent men it would be useless for him to return there; so he journeyed to a far distant city and made for himself a new home.

"A few years after this he had occasion to go into that section of the country where he had formerly resided, and it occurred to him that he would visit the site of his native city and view the ruins. Imagine his surprise when he came to it to find a city twice the size it was when he last saw it, with more beautiful streets, parks and public buildings, and with business more flourishing than it ever had been before. He decided at once that in some way his fellow-passengers must have been saved, but inquiry proved to him that he was wrong. He inquired about his fellow-passengers of the ill-fated ship, only to find that no one remembered them. Even the remembrance of them had gone, and with it had gone their old-fogy ideas. New men with new ideas had taken their places and the city had grown beyond comparison."

Abou-Ben-Adhem turned to the young man and said: "Go back and attend to your duties while you may, and do not disturb yourself about the fate of your dependents, for in case of your demise the chances are that they will be better taken care of."

How much of life there is in this story of Abou-Ben-Adhem! To use a slang expression, we get it into our heads that we are the whole "cheese," when in reality we are only a fungus growth on the outside. The man never yet lived

who was so valuable that the place he occupied could not be filled by another, but we occasionally run across men who are so narrow-minded that they think differently.

The men to fill all kinds of positions are plenty; and although we must own that good men are scarce, much of it is due to the fact that so many of them are prone to question the why and wherefore of the man who pays them.

After you and I have both crossed the river there will be business transacted and books published and we shall be forgotten. We are a part of this great universe, but so small a part, and so small a part of the business world, that if we stop and do a little thinking we will realize that when we are through, our places will be filled without a ripple on the business sea.

CHAPTER XXXI

LABOR UNIONS

It is a mistake to say that we are having, or that we are going to have, a conflict between capital and labor. The conflict is now on, but it is not between capital and labor, it is between brain and brawn, and every man who sells his labor to another ought to realize this fact.

Why is one man at the head of a large manufacturing business and another holding an unimportant position in his employ? The two men are, perhaps, of the same age, had the same chances in early life and both started without money. The answer is, one was born to lead and the other to follow; and it must not be forgotten that the men who follow are as necessary to the welfare of the nation as the men who lead.

It is a pretty little story that all men are born free and equal; it is ingrafted into the Declaration of Independence; but it is no more true than that all apples taste alike. Men may be born free, but not equal; and the fact that it is in the Declaration of Independence does not help the fact that it is not true; neither is it

true that the best minds, or the leaders of the people, come from the most educated, intelligent, and refined of our population. Most of the leaders come from what is known as the common people.

When the laborer and the mechanic strike, they are at war with their employers, but not necessarily at war with capital; for the chances are about one hundred to one that the employer is not a capitalist.

I have known men who carried on a large business and who were not worth as much in actual cash or unencumbered property as some of the men who worked for them, and yet when there was a dispute between these men it was called a war between labor and capital.

The strikes we are having each year are an indication of prosperity, and they are also an indication, and a sure one, that this prosperity is doomed. The prosperity of a country may stand a good deal, but there is nothing that will bring it to an end so quickly as a series of strikes.

This should be a free country. We have always boasted that it is, but labor unionism brings us much nearer slavery than anything this country has seen since 1864. It not only enslaves the employers, but it makes the majority of the members of the union slaves to a few.

Men are obliged to strike who are perfectly satisfied with their situations; they lose their chances to make a living, and their families suffer, because some other member of their union or of some other union has a grievance, real or fancied.

It does not do for the union man or the employee to look upon his employer as a capitalist just because he is employing labor. He may look prosperous, but often he is obliged to look that way in order to be able to borrow sufficient money at the bank to carry on his business.

The average union man has gotten it into his head that he must work but eight hours a day, but that he must have ten hours' pay for doing it. If he thinks of his employer at all it is to picture the employer enjoying a series of vacations commencing with the first of January and ending the last day of December; when in reality many an employer works from twelve to sixteen hours a day, and then goes to bed and cannot sleep for worrying about where the money is to come from for the next pay day.

How many men have you known or read of, who have been supposed to be worth anywhere from $100,000 to $500,000, and who, after they had died, were found to be worth nothing but the business they were running, and the business really amounted to nothing, except in the

hands of a long-headed business man such as this one was? And yet, there are thousands like this man who are furnishing the brain power to keep hundreds of thousands at work. They are not capitalists; they are brain workers; and a fight against this sort of men by the labor unions cannot be called a fight between labor and capital, but, as I have already said, a fight between brain and brawn.

In reality, the interests of the employee and the employer are in common, and there should be no difference between them. If your employer has a streak of meanness in him, this is a free country; secure another position; but be sure first that the streak of meanness is in him and not in you; otherwise, change as often as you will, you will always find the streak.

We hear a great deal about the rights of the employer and the rights of the laboring man. To be sure, this is an important question, but it would be well to consider just how far our ideas of our rights are influenced by our desires for personal profit and advantage. One man believes that he has the right to hire men for what he has a mind to pay them; work them as many hours as he likes and discharge them when he is through with them. Another man who earns his living by manual labor, working by the day for someone else, thinks freedom means that he

should quit work when he pleases and hunt for another job. Another man thinks it is not only his privilege to quit work when the conditions do not suit him, but to stand guard over his late employer's place of business, and see that no one else takes his place until the employer comes out and makes terms with him. The labor unions, if they carried out the ideas of the labor agitators, would be the greatest trusts that were ever invented.

The only thing that holds the unions together is fear. The men are forced to join a union and then they are forced to strike. There never could be a strike were it not for the element of fear, and there is not a strike ordered but that more or less of the men go to their employers and tell them that they do not want to strike, but they are afraid for their lives if they don't; and some of them have offered to leave the union and keep on at work if protection could be furnished to themselves and their families. This cannot always be furnished, and these men who would be true to their employers are obliged to go out with the rest. There are others who do not even dare to consult their employers, for they know that there are a thousand ways by which the strikers can do them injury.

There is certainly no freedom in this. Employees should be allowed to vote on strikes; not

forced to come and go at the will of some one man who is, perhaps, using his influence with the men to pay back old scores with the employers, or, even worse, using the strikers as a means of extorting money from employers.

Another senseless custom that is imposed by the leaders of the union is to prescribe the number of apprentices that shall be employed by the different trades. Young men are growing up who have the same right to learn a trade that their fathers had, and they will not be deprived of the privilege if they are really in earnest about wanting to learn. Today we have schools for bookkeeping, journalism, drawing and dozens of other professions, and there is no reason why we should not have schools for cabinet-making, carpentering, and, in fact, all of the other trades. A good many of these trades can be taught by mail, and will be in the near future, if the unions do not stop their foolish war against apprentices.

It is true that even in these days of strikes and unions there is such a case as the underpaid workman, but ten to one it is not the chap you are thinking about. The unions set the price that the employer shall pay per week for a certain trade. We will say that the price is twenty dollars. If there were no unions the men would be paid according to their ability, and their

wages would range from twelve to thirty dollars. The employer realizes that some of the men are worth thirty dollars, and he would like to give it to them; but then he is paying all now that the men earn as a whole, and if he pays any of them thirty dollars, that will be the signal for the labor agitator—who is trying to force down the throats of the employers that all men are equal—to say that the scale shall be raised; and his argument will be that the employer has voluntarily raised it.

The union has put all men who have the same pretensions into one class, dividing them only according to the trades they follow. All plumbers shall receive a certain price, and all carpenters shall receive a certain price, and so on throughout the whole list of trades. When it comes to the day laborer, all laborers look alike to the union—good, bad and indifferent count as men, and as men receive the same pay.

Why should a plumber receive more pay and work shorter hours than a carpenter? There is as much difference between the ability of two carpenters, as there is between a poor carpenter and a good laborer; and there is just as much sense in all men who work at manual labor receiving the same pay, whether they are carpenters, molders, plumbers or laborers, as there is

in allowing all journeymen in the same line the same pay.

I have often wondered how long it would be before the better class of workmen would wake up to the fact that they are not helping themselves by joining unions, but that they are simply helping the poorer workmen, in their line, at the expense of their own wages. When times are good, men can form a union and force the employers for a short time to pay more than they can afford, but the demands of the unions are the first blows in the demolishing of good times, and as the men who have the direction of the business of the country become tired of the demands of the unions they will stop projecting enterprises until such time as they are allowed to run their own business in their own way.

An employer owes certain things to an employee, and an employee owes certain things to an employer, and the sooner this is understood the better it will be for all concerned.

In the first place I will take up the side pertaining to the employee, and what he owes to his employer. First of all, he owes him loyalty. He has agreed to work for this employer for a certain amount of money, and it is understood that during working hours he is to use his best efforts to further his employer's interests. It

may be, and in fact it is, often true that an employee is not receiving just compensation for what he is required to do, or what he is really worth. But it is both duty and policy for him to do exactly as much for his employer as though he were receiving all that he is entitled to. It is his duty, because he has agreed to work for this amount; and it is policy for several reasons. First, by so doing he may be able to awaken his hard-headed employer to his own interests and induce him to pay more wages; or he may in this way attract the attention of some other employer, thereby securing another position; and last but not least, if an employee is interested in his work, time passes more pleasantly, and he is better satisfied with himself and the world at large.

An employee should not allow himself to dwell upon the thought that he is underpaid; for just as sure as he does, things will change in his particular instance and he will be overpaid. The reason of this is that a dissatisfied man cannot do his best for his employer; and if the solid facts are that he is not satisfied, he must put that one thought aside and figure that the experience and knowledge which he is getting will assist him to a better position, and that he is really gaining capital.

Another thing, if a man does not do the best

he can, he soon does the worst, and the result generally is that he loses his position. There is another reason why a man should do the best for his employer, and it is that a long and faithful record with one employer is better reference than any number of letters of recommendation from as many different employers.

Some men are born with business ability and can make money for themselves, while others are obliged to have their work cut out for them and are only successful when working under the director.

There is an old saying, "The world owes me a living." It is a false saying. The world owes you nothing. If you have health you have all that is coming to you without working for it, and all you deserve.

A union of working men may force wages to the limit, but the higher wages are forced the lower they will fall. And it must not be forgotten that the question of wages is not the only one to be considered. There seems to be one point that the labor union never thought of yet; and that is, that every time the price of labor is raised the price of the necessities of life goes with it. If every man, woman and child in the United States were receiving ten dollars a day, the result would simply be that all commodities

would be in the same proportion, and no one would be any better off.

As a matter of fact, there never was a time in the history of the United States when good men were as much in demand as they are now. I was in a gentleman's office a short time ago, talking with him on a matter of business, when his partner called him to the telephone. I was obliged to listen to one-half of the conversation, and afterwards the gentleman told me the whole of it. It seems that the partner had found a good man in their line of business, and not being sure that they had a place for him just then, he was telephoning for advice in regard to the matter. The gentleman in the office replied:

"Get this man's address, as the chances are that we can find a place for him in the near future."

Then he turned to me and said:

"Really good men are very rare, and we feel that when we find one of this stamp we must get him on our pay-roll as soon as possible."

"What constitutes a good man in your line?" I asked.

"A man who knows the business, and who is steady and trustworthy," he answered.

It should not be so difficult to pick up plenty of such men, yet I really believe they were more plentiful twenty years ago than they are now. I

believe this because I believe the unions have done much to unfit men for responsible places. The average workman of today feels that there is a barrier between him and his employer, and he has thought of it in this light until he can see little but the barrier. Men work half-heartedly for two reasons: first, because they are taught by the walking delegate or business agent that their employers do not have their interests at heart; and second, because the unions have decided that all men doing the same kind of work must be paid the same wages, regardless of the ability of the man. There is no incentive for a man to do better than his fellows, but it does have a depressing effect on the majority of the best workmen.

In itself, the idea of organization is all right. It is a part of the progress of civilization that labor should be respected and be brought to a higher plane. But there are thousands whose sympathies are with organized labor who do not join the unions because they do not believe in the methods used.

District Attorney Jerome, in a speech to organized labor, made one statement, which, while it is undoubtedly true, will be something of a surprise to many union men. He said:

"You are not ten per cent, you men of organized labor, of the men of the United States. If

you think the other ninety per cent are going to stand for violence, you misread them."

A good deal is said about arbitration, and in many cases arbitration is a good thing, but it happens occasionally that it is only a theory, as there is nothing to arbitrate. The arbitration scheme might be carried much farther. It might be used in the case of the farmer who has raised a quantity of breadstuff. The workmen need it, and as the farmer is not inclined to give it to them, what is to hinder their proposing to arbitrate the matter with the farmer? The farmer in this case is the capitalist, and there is no reason why labor should not make him divide, as well as the man or men who have succeeded in securing a street railway. There are one or two things that the workmen seem to forget: one is, that if they had the ability they would be employers instead of employees; and the other is the law of supply and demand. There might, perhaps, be another point added to this: they forget that they have worse enemies than the manufacturer and the railroad magnate, who are as dependent upon the workmen as the workmen are upon them. They talk loudly about their political influence, but their votes only go to the men who pat them on the back and say, "Sic 'em, Tige!"

But, as I have said, there is a duty on the part

of the employer as well as on the part of the employee, and if this fact were more generally and intelligently recognized, the problem would be much nearer solution.

I believe that the only possible understanding that can ever be had between capital and labor is through a system of profit-sharing, and it can be done in the smallest or largest business.

The first step in it is to give the young men who have been faithful, a chance to become stockholders in the company. Their influence is then more readily used with the men who do the manual labor, and the closer the company, or any member of the company, becomes to the men who do the manual labor, the better control the company has of its business.

Let us consider the direct effect of this profit-sharing plan. The man you hire is a good man if he works faithfully for you from eight to ten hours a day. You do not expect him to work more and he has no intention of doing it; but if you will take this same good man and sell him a small interest in your business, and let the small interest be paid out of the profits of his share of the stock, you will have secured the services of a much better man—a man who will not be contented to work eight or ten hours a day, if he should run across the chance to sell a good bill for you and felt that he could do the

work better by going to see the prospective customer after his day's work was over.

There is a vast difference between the position of the salaried employee and the employer. A man may tell you he will take as much interest in your business as he would in his own, and he may mean it; but that is one place where a man is apt to be mistaken. He may think he has your interest wholly at heart, but some one comes along and offers him one dollar more a week and he soon finds that his own interest comes first. You cannot blame him for this, for you would do the same in his place. A dollar a week, or possibly five dollars a week, would be no inducement if this same man had an interest in your business.

A dealer may say, "I object to taking a man into my business as part owner; I prefer to handle the thing myself." This is usually a short-sighted way to look at a business proposition, but if you object to this, then offer your best man a certain salary and a percentage of the profits. You know what the business has paid you from year to year, and you know what you would be willing to pay a first-class man. You can fix his salary so that the money you pay him each week, with a certain percentage of the profits, will amount to the salary you are satisfied to pay him. This gives the man a

chance to show what kind of stuff he is made of, and if he is smart enough to double his salary on this basis, you, as his employer, should have the manliness not to try to make a new deal, but encourage him to do more, remembering that this man has increased your business, and that for every dollar he has added to his salary he has added several dollars to your profits.

It has, perhaps, never occurred to you that much of the trouble that has arisen between capital and labor has come from the meanness of employers when piece-work was the case in hand. Piece-work is the only equitable way of doing many things that are done by the mechanic, because then the mechanic of great ability secures the benefit of his ability; and this scheme would have worked out to the advantage of both the employee and the employer had it not been that the employer, through his avaricious tendencies, tried to get more than belonged to him. He took his very best workman and made that man's work the standard of what all should do; this left the majority of the workmen with starvation wages, and the majority said, "We will have no more piece work."

This feeling that the employer is the natural enemy of the employee can be lost only in co-operation. When both realize that their interests are the same, and that they are working